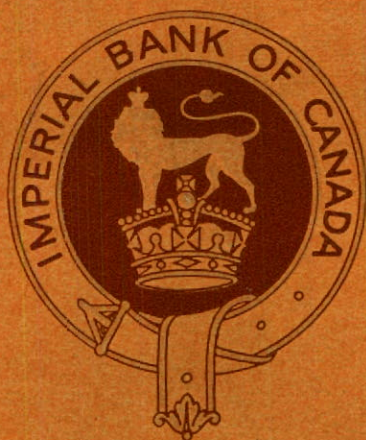




IMPERIAL BANK OF CANADA

FIFTY~FOURTH
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
NOVEMBER 28th
1928

Imperial Bank of Canada

Head Office: Toronto

Established 1875

CAPITAL AUTHORIZED . \$10,000,000.00

CAPITAL PAID UP . . 7,000,000.00

RESERVE FUND . . 8,000,000.00

Fifty-Fourth Annual Report
1928

Imperial Bank of Canada

ESTABLISHED 1875

CAPITAL (AUTHORIZED) - - - - -	\$10,000,000.00
CAPITAL (PAID UP) - - - - -	7,000,000.00
RESERVE FUND - - - - -	8,000,000.00

DIRECTORS

PELEG HOWLAND.....	PRESIDENT
SIR JAMES WOODS.....	VICE-PRESIDENT
SIR JAMES AIKINS, K.C. (Winnipeg)	
J. F. MICHIE	FRANK A. ROLPH
G. C. HEINTZMAN	J. W. HOBBS
	JOHN A. NORTHWAY
	R. S. WALDIE
	WALTER C. LAIDLAW

HEAD OFFICE, TORONTO

A. E. PHIPPS, GENERAL MANAGER
H. T. JAFFRAY, ASSISTANT GENERAL MANAGER
W. G. MORE, SECRETARY AND SUPERINTENDENT OF BRANCHES
R. S. CLARK, GENERAL SUPERVISOR
A. L. OGDEN, CHIEF INSPECTOR
G. D. RITCHIE, WESTERN SUPERINTENDENT (Winnipeg)

SUPERVISORS

E. K. BOULTBEE	H. C. HOUSTON
B. E. HOWARD	P. H. JONES
W. G. LAIRD	

INSPECTORS

E. J. CASE	J. MACLENNAN	A. C. ROME
H. RILEY	P. W. PAIN	R. M. VIRTUE

BRANCHES

PROVINCE OF ONTARIO

TORONTO—

WELLINGTON & LEADER LANE (HEAD OFFICE).....	A. R. MARTIN.....	Manager
ADELAIDE & VICTORIA STS.....	E. N. BATE.....	Assistant
BATHURST & DUPONT STS.....	R. G. WILKINSON.....	"
BAY & TEMPERANCE STS.....	G. R. MURTON.....	"
BLOOR & BATHURST STS.....	W. BOURKE.....	"
BLOOR & DURIE STS.....	I. C. WEDD.....	"
BLOOR ST. & LANSDOWNE AVE.....	A. STIRLING.....	Acting
CHURCH ST.....	J. W. WILLIS.....	"
DANFORTH & CARLAW AVE.....	W. WALLACE.....	"
DAVISVILLE.....	B. B. VALE.....	Acting
DUNDAS & BLOOR STS.....	A. H. WILSON.....	"
KING & BAY STS.....	S. S. JONES.....	"
KING & MARKET STS.....	W. M. SELLENS.....	"
KING & SHERBOURNE STS.....	H. A. INGLIS.....	"
KING ST. & SPADINA AVE.....	W. H. SWAN.....	"
KING & YORK STS.....	W. H. COGHILL.....	"
KINGSTON ROAD & BALSAM AVE.....	E. H. ANDERSON.....	"
MONARCH PARK & DANFORTH AVE.....	J. B. ATKINS.....	"
MOUNT PLEASANT ROAD & EGLINTON AVE.....	H. T. BEATY.....	"
OAKWOOD AVE. & ROGERS RD.....	C. G. GREEN.....	"
QUEEN & BATHURST STS.....	K. G. MIGHT.....	"
QUEEN ST. & CARLAW AVE.....	D. N. WRIGHT.....	Acting
QUEEN ST. & KINGSTON RD.....	M. R. MCKEE.....	"
QUEEN ST. & RONCESVALLES AVE.....	E. F. H. BADKE.....	"
RUNNYMEDE & ANNETTE STS.....	H. A. CROSS.....	"
ST. CLAIR & BOON AVE.....	W. H. GREEN.....	"
SILVERTHORN & ROGERS RD.....	W. W. FIELD.....	"
WEST TORONTO.....	M. J. GOULD.....	"
WELLESLEY & SHERBOURNE STS.....	W. E. CUSLER.....	"
YONGE & ANN STS.....	K. H. LOVE.....	"
YONGE & BLOOR STS.....	B. E. YOUNG.....	"
YONGE & QUEEN STS.....	J. B. PRIESTMAN.....	"
	J. F. SCARTH.....	"

AMHERSTBURG.....	C. A. CUDDY.....	Manager
AURORA.....	R. R. BROWN.....	"
BELWOOD.....	G. McNEE.....	"
BOLTON.....	C. C. CASE.....	"
BRANTFORD.....	I. K. JOHNSTON.....	"
CALEDON EAST.....	(Sub Branch to Bolton)	"
CALEDONIA.....	M. G. COBURN.....	"
CHATHAM.....	T. R. JONES.....	"
COBALT.....	A. H. SEGUIN.....	"
COCHRANE.....	A. W. BARLOW.....	"
CONNAUGHT STATION.....	(Sub Branch to Timmins)	"
COTTAM.....	W. J. GOLDEN.....	"
CRAMPTON.....	(Sub Branch to Ingersoll)	"
CRYSTAL BEACH.....	(Sub Branch to Ridgeway)	"
ELK LAKE.....	G. C. DUNLOP.....	"
ENGLEHART.....	W. M. FIELD.....	"
ESSEX.....	H. M. MCKENZIE.....	"
FERGUS.....	F. T. KYLE.....	"
FONTHILL.....	G. L. GORDON.....	"
FORT WILLIAM.....	J. W. THOMSON.....	"
GALT.....	H. ROBERTS.....	"
GOLD PINES (Rolling Portage P.O.).....	K. N. ALLAN.....	"
GORMLEY.....	(Sub Branch to Aurora)	"
HAMILTON.....	F. S. GLASSCO.....	"
HARROW.....	N. B. CUMMINS.....	"
HEARST.....	J. CAMPION.....	Acting
HUMBERSTONE.....	J. M. HOUSTON.....	"
INGERSOLL.....	A. O. MURRAY.....	"
JORDAN.....	(Sub Branch to Vineland)	"
KAPUSKASING.....	J. D. PATTERSON.....	"
KENORA.....	C. G. ROYDS.....	"
KETTLEBY.....	(Sub Branch to Schomberg)	"
KIRKLAND LAKE.....	C. L. GRISDALE.....	"
KITCHENER.....	T. R. RICHARDSON.....	"
LEASIDE.....	T. GRIEVE.....	"
LISTOWEL.....	M. R. HAY.....	"
LONDON.....	A. J. GOODALL.....	"
MATHESON.....	R. E. TRACY.....	"
NASHVILLE.....	(Sub Branch to Bolton)	"
NEW LISKEARD.....	J. H. McCAW.....	"
NEWMARKET.....	F. H. HEWSON.....	"
NIAGARA FALLS.....	J. D. HOOD.....	"
" QUEEN ST.....	D. HUGHES, Jr.....	"
" SOUTH.....	J. H. ARKELL.....	"
NIAGARA-ON-THE-LAKE.....	G. S. BALL.....	"
NOBLETON.....	(Sub Branch to Bolton)	"
NORTH BAY.....	L. T. CHARLTON.....	"
OTTAWA.....	E. S. HOUSTON.....	"
PALGRAVE.....	(Sub Branch to Bolton)	"
PORT ARTHUR.....	C. G. T. HARCOURT.....	"
PORT COLBORNE.....	E. J. BAKER.....	"
PRESTON.....	BLAIN CHERRY.....	"
QUEENSTON.....	(Sub Branch to St. Davids)	"
RICHARDS LANDING.....	(Sub Branch to Sault Ste. Marie)	"
RICHMOND HILL.....	A. T. MINNIS.....	"
RIDGEWAY.....	C. A. HAMILTON.....	"
ST. CATHARINES.....	J. A. FORSTER.....	"
" EAST END.....	D. P. G. FORBES.....	"
" MARKET.....	A. F. ROBERTSON.....	"
ST. DAVIDS.....	J. B. THOMPSON.....	"
ST. THOMAS, EAST END.....	H. W. SCARFF.....	"
" WEST END.....	M. A. RICHARDSON.....	"
SANDWICH.....	E. B. REYNOLDS.....	"
SAULT STE. MARIE.....	JAS. WALKER.....	"
" GORE & QUEEN STS.....	F. C. TROTT.....	"
" JAMES ST.....	(Sub Branch to Gore and Queen)	"
SCHOMBERG.....	W. R. RODGER.....	"
SIOUX LOOKOUT.....	J. A. HODDER.....	"
SOUTH PORCUPINE.....	C. A. KEHOE.....	"
SOUTH WOODSLEE.....	C. W. CORNWALL.....	"
STAMFORD.....	S. R. WAY.....	"
THESSALON.....	W. MCGUIRE.....	"
THOROLD.....	G. R. NELLES.....	"
TIMMINS.....	D. SUTHERLAND.....	"
VINELAND.....	E. H. COLEMAN.....	"
WALKERVILLE.....	W. T. CARTHEW.....	"
" TECUMSEH ROAD.....	H. J. ARBUCKLE.....	"
WELLAND.....	J. H. ROLPH.....	"
WINDSOR.....	G. J. LACKNER.....	"
WOODSTOCK.....	L. R. LLOYD.....	"

PROVINCE OF QUEBEC

DOLBEAU.....	S. McCUTCHEON.....	Manager
MONTREAL.....	A. R. B. HEARN.....	"
	G. S. THOMPSON.....	Assistant
NORANDA.....	H. C. SCARTH.....	"
QUEBEC.....	G. F. C. LOVE.....	"

PROVINCE OF MANITOBA

BRANDON.....	J. A. WETMORE.....	Manager
GIMLI.....	(Sub Branch to Riverton)	"
PORTAGE LA PRAIRIE.....	J. F. MacKAY.....	"
RIVERTON.....	H. M. SAMPSON.....	"
WINNIPEG.....	A. D. DUNCAN.....	"
	R. CARSON.....	Assistant
" ARLINGTON & WESTMINSTER.....	J. MacGREGOR.....	"
" NORTH END.....	W. M. PORTER.....	"
" ST. VITAL.....	R. MAJOR.....	"

PROVINCE OF SASKATCHEWAN

BALGONIE.....	J. CURRIE.....	Manager
BROADVIEW.....	V. J. MANN.....	"
CANWOOD.....	P. R. CARTER.....	"
DAFOE.....	J. B. BLACK.....	"
DENHOLM.....	(Sub Branch to North Battleford)	"
EDENWOLD.....	(Sub Branch to Balgonie)	"
FIELDING.....	A. MacMILLAN.....	"
FORT QU'APPELLE.....	D. C. HOWELL.....	Acting
HAGUE.....	R. M. LAMBE.....	"
HANDEL.....	R. S. McCLAY.....	"
HEPBURN.....	M. E. A. MARSHALL.....	"
KELFIELD.....	(Sub Branch to Handel)	"
LAIRD.....	A. FRIESEN.....	"
LEBRET.....	(Sub Branch to Fort Qu'Appelle)	"
MAYMONT.....	(Sub Branch to Fielding)	"
McLEAN.....	(Sub Branch to Balgonie)	"
MOOSE JAW.....	JOHN THOMSON.....	"
NORTH BATTLEFORD.....	F. R. MUIR.....	"
PIAPOT.....	C. C. FAWCETT.....	"
PRINCE ALBERT.....	S. N. DAVIDSON.....	"
REGINA.....	W. L. GILLILAND.....	"
ROSTHERN.....	G. S. REMPEL.....	"
RUDELL.....	E. REBURN.....	"
RUTHILDA.....	(Sub Branch to Springwater)	"
SASKATOON.....	F. W. SCRIMES.....	"
SPRINGWATER.....	D. MELDRUM.....	"
WALDHEIM.....	(Sub Branch to Hephburn)	"
WILKIE.....	C. C. ANNETT.....	"
WYNYARD.....	H. J. MORGAN.....	"

PROVINCE OF ALBERTA

ATHABASCA.....	J. F. PERCIVAL.....	Manager
BANFF.....	W. V. GODDARD.....	"
BIG VALLEY.....	L. R. ANDERSON.....	"
CALGARY.....	A. H. WEAVER.....	"
CALGARY EAST END.....	G. I. B. BELL.....	"
DAYSLAND.....	J. BURGOWNE.....	"
ECKVILLE.....	(Sub Branch to Sylvan Lake)	"
EDBERG.....	(Sub Branch to Ferintosh)	"
EDMONTON.....	G. R. F. KIRKPATRICK.....	"
	J. R. HENLEY.....	Assistant
" NORWOOD BOULEVARD.....	W. P. GRAHAM.....	"
" SOUTH.....	W. A. PATTERSON.....	"
" WEST.....	H. W. HARRISON.....	"
EDSON.....	J. G. DEACON.....	"
FERINTOSH.....	A. S. ROSENROLL.....	"
GRANDE PRAIRIE.....	J. A. G. CLOKIE.....	"
JASPER.....	J. M. KINNEAR.....	"
MAYERTHORPE.....	(Sub Branch to Sangudo)	"
MEETING CREEK.....	(Sub Branch to Ferintosh)	"
MILLET.....	J. A. ENGLISH.....	"
NEW NORWAY.....	J. A. BLACK.....	"

REDCLIFF.....	A. MCKENZIE.....	Manager
RED DEER.....	H. WILLSON.....	"
ROCKY MOUNTAIN HOUSE.....	P. C. ROUTLEDGE.....	"
SANGUDO.....	J. BALLANTYNE.....	"
SYLVAN LAKE.....	F. L. APPLETON.....	"
TROCHU.....	J. D. MACGILLIVRAY.....	"
WETASKIWIN.....	H. W. WRIGHT.....	"

PROVINCE OF BRITISH COLUMBIA

CHASE.....	H. J. HAYLOCK.....	Manager
CRANBROOK.....	W. R. GRUBBE.....	"
CRESTON.....	C. W. ALLEN.....	"
FERNIE.....	A. M. OWEN.....	"
FIELD.....	(Sub Branch to Golden)	
GOLDEN.....	L. F. A. JOHNSTONE.....	"
INVERMERE.....	A. ASHWORTH.....	"
MICHEL.....	(Sub Branch to Natal)	
NATAL.....	H. L. REID.....	"
NELSON.....	J. H. D. BENSON.....	"
REVELSTOKE.....	W. K. WICKENS.....	"
VANCOUVER.....	J. M. LAY.....	"
"	P. B. REEVE.....	Assistant
"	K. ANDERSON.....	"
"	F. B. THOMSON.....	"
VICTORIA.....	A. R. GREEN.....	"
	FAIRVIEW.....	
	HASTINGS & ABBOTT STS.....	

Imperial Bank of Canada

Principal Agents and Correspondents

CANADA.....	Bank of Montreal
GREAT BRITAIN AND IRELAND	Lloyds Bank Limited
	District Bank Limited
	The Commercial Bank of Scotland Limited
	Northern Banking Co. Limited
FRANCE.....	Lloyds & National Provincial Foreign Bank Limited
	Credit Lyonnais
BELGIUM AND SWITZERLAND..	Lloyds & National Provincial Foreign Bank Limited
GERMANY.....	Deutsche Bank
HOLLAND.....	Rotterdamsche Bankvereeniging
NORWAY.....	Bergens Privatbank
ITALY.....	Banca Commerciale Italiana
UNITED STATES..	New YORK—Bank of the Manhattan Company
	Bank of America
	Guaranty Trust Co.
	Equitable Trust Co. of New York
	American Exchange Irving Trust Company
	National Bank of Commerce
	National City Bank
	BOSTON—National Shawmut Bank
	BUFFALO—Marine Trust Co.
	CHICAGO—First National Bank
	Illinois Merchants Trust Co.
	CINCINNATI—First National Bank
	CLEVELAND—Union Trust Co.
	DETROIT—First National Bank
	DULUTH—First National Bank
	LOS ANGELES—Citizens' National Trust and Savings Bank
	MINNEAPOLIS—First National Bank
	NIAGARA FALLS, N.Y.—National Bank of Niagara and Trust Company
PHILADELPHIA..	Philadelphia National Bank
	First National Bank
PITTSBURGH—	Bank of Pittsburgh
PORTLAND, ORE.—	United States National Bank
SAN FRANCISCO—	Wells Fargo Bank and Union Trust Co.
SEATTLE, WASH.—	Seattle National Bank
	Spokane—Exchange National Bank
St. PAUL—	First National Bank
CHINA AND JAPAN.	Hong Kong & Shanghai Banking Corporation
AUSTRALIA AND NEW ZEALAND..	Bank of New South Wales
SANDWICH ISLANDS.....	Union Bank of Australia
	Yokohama Specie Bank
SOUTH AFRICA...	Bank of Hawaii Limited
	Standard Bank of South Africa Limited
INDIA.....	Lloyds Bank Limited
	National Bank of India Limited

Imperial Bank of Canada

PROCEEDINGS

OF THE

FIFTY-FOURTH ANNUAL GENERAL MEETING OF THE
SHAREHOLDERS

*Held at the Banking House of the Institution in Toronto,
on Wednesday, 28th November, 1928.*

The Fifty-Fourth Annual General Meeting of the Imperial Bank of Canada was held at the Head Office of the Bank in Toronto, on Wednesday, 28th November, 1928.

Amongst those present were:—T. L. Walker, Ven. Archdeacon Doherty, Col. Muir, A. T. Read (Aldershot), John Watt, J. W. Gillbard, Wm. Morris, C. W. Scott, W. J. Aitchison (Hamilton), C. M. Gipton (Niagara-on-the-Lake), H. W. Evans, E. M. Saunders, J. C. Moor, W. A. Medland, Sidney Jones, C. J. Griner, A. R. Capreol, G. G. LeMesurier, F. E. Luke, D. M. Robertson, C. N. Sutherland, J. G. Ramsey, H. F. Vigeon, F. W. Christie, W. J. Fleury, Allan MacPherson (Orillia), D. S. Cassels, W. J. Medland, G. A. Peters, C. Holland, F. H. Gooch, G. F. C. Love (Quebec), C. A. Kehoe (South Porcupine), A. D. Duncan (Winnipeg), G. R. F. Kirkpatrick (Edmonton), Peleg Howland, Sir Jas. Woods, Sir James Aikins, K.C. (Winnipeg), Col. J. F. Michie, F. A. Rolph, J. W. Hobbs, R. S. Waldie, G. C. Heintzman, Walter C. Laidlaw, John A. Northway, Jas. W. Bain, K.C., C. S. Macdonald, E. F. C. Wood, Rev. T. W. Paterson, E. B. LeRoy, W. H. Knowlton, A. S. Knowlton, F. E. Knowlton, Prof. McLennan, A. E. Ferrie, Arthur Kelly, W. C. Crowther, W. M. Douglas, A. Bicknell, K.C., Thos. Kennedy, G. W. Blaikie, J. K.

Imperial Bank of Canada

Fisken, Dr. Brefney O'Reilly, A. S. Chapin, A. M. M. Kirkpatrick, Dr. W. V. Watson, W. H. Lamont, Chas. Swabey, K.C., G. B. Woods, A. E. Phipps, H. T. Jaffray, W. G. More, A. L. Ogden, John Hadden, E. J. Case, R. S. Clark, H. C. Houston, E. K. Boulton, G. L. Lackner, A. C. Rome, H. Riley, J. MacLennan, Thos. H. Wood, H. B. Patton, G. B. Strathy, James McNeil (New York).

The Chair was taken by the President, Mr. Peleg Howland, who read the Notice calling the Meeting. Mr. W. G. More was appointed to act as Secretary, and Messrs. D. S. Cassels and G. W. Blaikie were appointed Scrutineers.

The Minutes of the last Annual Meeting were taken as read and were confirmed.

Imperial Bank of Canada

The Directors' Report and Annual Statement were read by the Secretary as follows:

REPORT

The Directors have pleasure in presenting to the Shareholders the Fifty-Fourth Annual Report and Balance Sheet of the affairs of the Bank as on 31st October, 1928, together with Statement of Profit and Loss Account showing the result of the operations for the year.

The balance at credit of Profit and Loss Account brought forward from last year was.. \$1,272,929.81

Profits for the year ended 31st October, 1928, after deducting charges of management, Auditors' Fees and interest due depositors, and after making full provision for bad and doubtful debts and for rebate on bills under discount were..... 1,459,472.30

Making a total at credit of Profit and Loss Account of..... \$2,732,402.11

This amount has been appropriated as follows:—

Dividends at the rate of 12% per annum....	\$ 840,000.00
Bonus of 1% for the year.....	70,000.00
Annual Contribution to Officers' and Employees' Guarantee and Pension Funds....	42,500.00
Written off Bank Premises.....	500,000.00
Transferred to Reserve Fund.....	500,000.00
Dominion Government Taxes Paid and Reserved.....	160,000.00
Balance of Account carried forward.....	619,902.11
	<u>\$2,732,402.11</u>

Branches of the Bank have been opened during the year as follows: At Caledonia, Chatham, Leaside, Mount Pleasant Road, Toronto, King & Bay Sts., Toronto, all in the Province of Ontario; at Edenwold, Kelfield and Ruthilda in the Province of Saskatchewan; and at Eckville, Mayerthorpe and Meeting Creek in the Province of Alberta. The Branch at Grand Valley, Ontario, has been closed.

Imperial Bank of Canada

Property at the South-east corner of King and Bay Streets in the City of Toronto, which is regarded as most favourable for the purpose, was acquired during the year as a site for the future Head Office of the Bank.

It is with deep regret your Directors have to record the death, on 27th July, 1928, of Mr. G. D. Boulton, who was a faithful and valued officer of the Bank since 1883 and Assistant General Manager since February, 1922. His place at Head Office has been taken by Mr. H. T. Jaffray, formerly Assistant General Manager located at Winnipeg, whose headquarters have now been moved to Toronto.

The usual careful inspection of the Head Office and Branches has been made, and the Auditors appointed by you have also made their examinations as required by law. Their report and certificate is attached to the Balance Sheet. They offer themselves for re-election.

It is with much pleasure that your Directors again testify to the satisfactory and efficient manner in which the various officers of the Bank have discharged their respective duties during the past year.

All of which is respectfully submitted.

PELEG HOWLAND,

Toronto, November 27th, 1928.

President.

Imperial Bank of Canada

PROFIT AND LOSS ACCOUNT

31st OCTOBER, 1928

Dividends Nos. 150, 151, 152 and 153, at the rate of 12% per annum.....\$840,000	Balance at credit of account Oct. 31st, 1927, brought forward.....\$1,272,929.81
Bonus of 1% payable November 1st, 1928 70,000 \$910,000.00	Profits for the year ended 31st October, 1928, after deducting charges of man- agement, auditors' fees and interest due deposi- tors, and after making provision for bad and doubtful debts and for rebate on bills under dis- count.....1,459,472.30
Contribution to Officers' Guarantee Fund..... 2,500.00	
Contribution to Officers' Pen- sion Fund as per By-Law No. 33..... 40,000.00	
Written off Bank Premises... 500,000.00	
Transferred to Reserve Fund. 500,000.00	
DOMINION GOVERNMENT TAXES, including tax paid on Circulation and Reserve for Income Tax..... 160,000.00	
Balance of Account carried forward..... 619,902.11	
<u>\$2,732,402.11</u>	<u>\$2,732,402.11</u>

RESERVE FUND

Balance at Credit of Account October 31st, 1927.....	\$7,500,000.00
Transferred from Profit and Loss account.....	500,000.00
	<u>\$8,000,000.00</u>

PELEG HOWLAND,
President

A. E. PHIPPS,
General Manager

Imperial Bank of Canada

FIFTY-FOURTH ANNUAL

31st OCTOBER

LIABILITIES

Notes of the Bank in circulation	\$ 10,460,590.00	
Deposits not bearing interest.....	\$26,995,095.15	
Deposits bearing interest, including interest accrued to date of State- ment.....	91,130,756.74	118,125,851.89
Balances due to other Banks in Canada	\$ 3,695,170.25	
Due to Banks and Banking Correspon- dents in the United Kingdom.....	22,293.07	
Due to Banks elsewhere than in Canada and the United Kingdom.....	713,647.07	
Letters of Credit Outstanding.....	1,108,925.45	5,540,035.84
Total Liabilities to the Public.....		\$134,126,477.73
Capital Stock paid in.....	\$ 7,000,000.00	
Reserve Fund Account.....	8,000,000.00	
Dividend No. 153 (payable 1st Novem- ber, 1928) for three months at the rate of 12% per annum.....	210,000.00	
Bonus of 1% payable 1st November, 1928.....	70,000.00	
Unclaimed Dividends.....	876.75	
Balance of Profit and Loss Account carried forward.....	619,902.11	15,900,778.86

AUDITORS' REPORT TO SHARE- HOLDERS

We report to the Shareholders of the Imperial Bank of Canada:—

That we have audited the above Balance Sheet as at October 31st, 1928, and compared it with the books and vouchers at Head Office and with the certified returns from the Branches. We have obtained all the information and explanations that we have required, and in our opinion the transactions of the Bank which have come under our notice have been within the powers of the Bank.

In our opinion the Balance Sheet discloses the true condition of the Bank, and is as shown by the books of the Bank.

The above Balance Sheet does not include money which has been set aside by the Shareholders from time to time for the purpose of a Pension Fund.

A. B. SHEPHERD, C.A.
of Peat, Marwick, Mitchell & Co.

A. W. COLE, C.A.
of Macintosh, Cole & Robertson.

Toronto, November 20th, 1928.

\$150,027,256.59

Imperial Bank of Canada

BALANCE SHEET

1928

ASSETS

Current Coin held by the Bank.....	\$	964,042.70	
Dominion Government Notes.....		8,157,966.00	
United States and other Foreign Currencies.....		176,042.30	
	\$		9,298,051.00
Deposit in the Central Gold Reserves			3,250,000.00
Deposit with the Minister for the purposes of the Circulation Fund.....			352,993.83
Notes of other Banks.....			650,285.00
Cheques on other Banks.....			9,995,586.46
Balances due by other Banks in Canada.....			607,589.51
Due from Banks and Banking Correspondents in the United Kingdom.....			487,381.09
Due from Banks and Banking Correspondents, elsewhere than in Canada and the United Kingdom.....			748,036.55
	\$		25,389,923.44

Dominion and Provincial Government Securities not exceeding market value.....	\$16,890,816.78	
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value.....	6,174,314.98	
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	104,821.22	23,169,952.98
Loans to Provincial Governments.....	\$ 70,493.20	
Loans to Cities, Towns, Municipalities and School Districts.....	7,318,743.74	
Call and Short (not exceeding thirty days) Loans in Canada on Stocks, Debentures and Bonds, and other Securities of a sufficient marketable value to cover.....	11,831,161.18	
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada on Stocks, Debentures and Bonds, and other Securities of a sufficient marketable value to cover..	6,600,000.00	25,820,398.12
		\$ 74,380,274.54

Other Current Loans and Discounts in Canada (less rebate of interest), after making full provision for all bad and doubtful debts.....	67,356,565.72
Non Current Loans estimated loss provided for.....	127,610.36
Real Estate other than Bank premises.....	217,385.90
Mortgages on Real Estate sold by the Bank.....	579,130.43
Bank Premises, at not more than cost, less amounts written off.....	6,032,847.38
Liabilities of Customers under Letters of Credit as per contra.....	1,108,925.45
Other Assets not included in the foregoing.....	224,516.81

\$150,027,256.59

PELEG HOWLAND,
President.

A. E. PHIPPS,
General Manager.

Imperial Bank of Canada

MR. PELEG HOWLAND'S ADDRESS

As is customary, I am compelled to say a few words to you on the situation.

It was with much regret that I was compelled to absent myself from the Annual Meeting last year. For similar reasons my remarks to-day will be very brief.

The statement that the Management lays before you has given much satisfaction to your Directors, and I trust will do so to you.

The year has been a profitable one to Bankers, ready employment having been found for their funds, either commercially or in loans on securities, for the greater part of the year at good rates—the money market, which in the earlier months indicated weakness, having strengthened later on in a marked degree,—the rates in the New York Call market being particularly high, it thus forming a very profitable outlet for any surplus funds from time to time.

Our profits have been good, and are shown after making ample provision for contingencies. The usual dividend has been paid, with a bonus of one per cent for the year, and we have felt justified in increasing our Rest and writing off a large sum from our Bank Premises Account, which is of necessity large as the General Manager will explain.

To refer to general conditions in the country, our foreign trade has grown, particularly in imports, which would indicate increased spending ability on the part of the people.

The net debt of the Dominion is being reduced, offset to some extent at least by indirect obligations incurred on behalf of the National Railways. The annual revenue is increasing, giving hope of further reduction in taxation, than which there can be no greater stimulus to enterprise.

Most of our industries, it is believed, will show satisfactory results from their operations this year, with the notable exception of at least Pulp and Newsprint, which is suffering from overdevelopment, the natural result, no doubt, of previous conditions.

Imperial Bank of Canada

This industry is of such importance directly and indirectly to this country that it is hoped that matters will right themselves soon, though I fear to have any permanency, an increase in the consumptive demand equal to capacity to produce is the true remedy.

It is just now reported an arrangement of some nature has been entered into for the maintenance of prices, which will, no doubt temporarily prevent loss to some of the Companies. If the arrangement includes some equalizing scheme and does not lead to new development and can be maintained until demand catches up with production, it may be of benefit to the industry as a whole, though usually such agreements have a tendency to curtail consumption and to lead to competition from new and unexpected sources.

While it cannot be said that mining is not prosperous, the amount produced in dollars and cents by this industry, or shall I say enterprise, will show, I fear, little increase over the year previous, which is disappointing, but the activity expended in exploring, prospecting, and development, is giving business large returns, and promises increased production in the future.

Our field crops have been very large, though not as large as the early estimates indicated, frosts in August in the North-West having affected both yield and quality. Had the Wheat crop turned out as at one time expected, with prices as then existed, there would certainly have been something approaching a boom in Canada.

As it is, even at the somewhat reduced prices being realized, many farmers must fare well, and the carriers, and all others engaged in handling grain must benefit from the large crop, and our general prosperity be helped thereby.

Wholesalers and Retailers in some lines of goods have had their sales and thus their profits adversely affected by the extension of the Chain Store System, and the establishment of branches by the large Departmental stores. Both the regular Wholesaler and Retailer are necessary, I think, to the convenience of the public, and the economical distribution of goods, and will survive, though perhaps in reduced numbers.

Imperial Bank of Canada

Building and construction of various kinds have been active in Canada, the confidence displayed in the continued growth of the City of Toronto particularly by those erecting lofty buildings for different uses being very marked. We are fast growing skyward.

Savings deposits have increased, as also have the sales of Life Insurance, both of which are evidences of thrift, which cannot be said, perhaps, of the increased sale of automobiles, though this may be an evidence of prosperity.

Speculation, not alone in this country, is rife, and not confined to one class of the community, nor to one sex. Many stocks have been forced to heights, based neither on dividend returns nor earnings, but on hopes and expectations for the future,—a reaction sooner or later is inevitable. It behooves those who are lending money on this class of security to use the utmost caution.

In the race for supremacy, another Bank merger or absorption has recently occurred. This movement has surely nearly reached its end. As far as it has gone, it must have added to the likelihood of growth and the certainty of success of institutions such as ours.

The deepening of the St. Lawrence waterways is a subject of vital interest before the public just now. The United States would seem determined to provide a deep shipway from the Great Lakes to the Atlantic Ocean. It would seem desirable, therefore, since we have gone to the enormous expense of the enlarged Welland Canal, that negotiations should be begun as early as possible with that country to bring about the completion of the outlet through the St. Lawrence. Surely differences between the Dominion and the two Provinces as to ownership of river bed and between Ontario and Quebec as to mode of development of power can be settled in the common interest of all, so that matters may not be delayed on that account. While it may not be that all the benefits will accrue that are claimed, the movement of grain from the West will be at least hastened, and the capacity to take care of an ever-increasing flow will be enlarged, and if, as is stated, the enormous development of electrical power can be made to pay the total cost to this country, one would think that the work should be begun with the least delay possible.

Imperial Bank of Canada

Altogether, the picture of the Country's prospects as I see it is very pleasing, and reasonable confidence in the immediate future is instilled.

I am very sorry to have to report the great loss the Bank sustained very recently by the death of the Asst. General Manager, Mr. G. D. Boulton. His death was very sudden, and was a great shock to us all. He joined the Bank as a junior in its early days, and through his ability and faithful service reached the high position occupied when he died. I came for some time in almost daily contact with him, and he won my high regard and esteem. He is much missed. Mr. H. T. Jaffray, the Assistant General Manager, resident in Winnipeg, has been moved to Toronto.

Before I sit down, I would like to bear testimony to the zeal and loyalty of the Staff generally, and to their share in the results produced for the year, and to refer particularly to the high qualities displayed by our General Manager, whose efforts have been ably supplemented by his immediate assistants.

I beg to move that the Report which has been read be adopted, printed and circulated among the Shareholders, and I would ask the Vice-President, Sir James Woods, to second it. (Applause.)

SIR JAMES WOODS' ADDRESS

Before seconding the adoption of the Report, I would like to speak briefly, not on Canada's past or present achievements, but in regard to her future outlook.

As a result of several good harvests, Canada is prosperous and produces far beyond any other country of like population. One reason why so much is accomplished by ten million people is the increasing application of machinery in the fundamental industries. The rapid increase in the areas under field crops in the three prairie provinces is indicated by the following figures:

1900— 3,600,119 acres	1920—30,235,114 acres
1910—13,607,697 acres	1928—38,858,263 acres

This increase in acreage is far greater than the relative increase in population in those provinces and is, in a large measure, due to the introduction of labour-saving appliances. In Manitoba, there is one tractor for every 4.6 farms; in Saskatchewan, one for every 4.7 farms; and in Alberta, one tractor for every 7.5 farms. New aids for the Western farmer have come with the development of the reaper-thresher, which cuts and threshes the grain at the same time, and of the swather, which cuts the grain in swaths, when, after drying of the grain and weeds, it is picked up and threshed by the reaper-thresher. The sales of reaper-threshers in Western Canada increased from 176 in 1926 to 3657 in 1928. The swather practically made its first appearance on the prairies during the present year. These new appliances avoid the necessity of stooking the grain and of employing gangs of men later for threshing. In a way they indicate how the farmer may grow more without the trouble and cost connected with the employment of great numbers of harvesters at high rates for a short period. The annual migration of tens of thousands of harvesters to the West may, as a result, be lessened and the cost of production be reduced.

A similar development of mechanical labour-saving appliances has been introduced in most lines of industry. In the smelters and mills for the treatment of mineral products, the visitor is struck by the continuous operation of great plants where, considering the amount of work done and the size of the plant, there are very few workmen to be seen.

Imperial Bank of Canada

In earlier years, such plants were hives of industry, with men wheeling, shovelling and carrying in all directions.

While the nineteenth century was regarded as the century of mechanics and invention, this development has been even more rapid in recent years.

Roger Babson, the well-known statistician, in a recent article in the *Cambridge Tribune*, states that since 1914 such progress has been made that to-day thirty men can produce as many motor cars as one hundred men could fourteen years ago; that forty men can produce as many rubber tires as one hundred could fourteen years ago; that in steel forty men can produce what one hundred men could fourteen years ago; that in metals other than iron and steel sixty men can produce as much as one hundred men could fourteen years ago. In varying degree, this is the experience in industry generally.

This development of labour-saving appliances has not worked to the disadvantage of labour. The following statistical tables, prepared by the American Federation of Labour, show that for the years 1904 to 1925, in the United States, while the value of the manufactures increased more than four-fold, there were remarkable increases both in the number of wage earners and in the earnings of each worker.

Year	Number of Wage Earners	Total Wages	Value added by Manufacturer
1904	5,468,383	\$ 2,610,444,953	\$ 6,293,694,743
1909	6,616,046	3,427,037,884	8,529,260,992
1914	7,036,247	4,078,332,433	9,878,345,893
1919	9,096,372	10,533,400,340	25,041,698,490
1921	6,946,570	8,202,324,339	18,332,227,487
1923	8,778,156	11,009,297,726	25,850,300,451
1925	8,384,261	10,729,968,927	26,778,066,026

Year	Money Wage Income per Wage Earner	Index	Value Added per Wage Earner	Index
	Dollars		Dollars	
1904	477.37	100	1,150.92	100
1909	518.07	108.5	1,289.37	112.0
1914	579.62	121.4	1,403.92	122.0
1919	1,157.98	242.6	2,752.93	239.2
1921	1,180.77	247.3	2,639.03	229.3
1923	1,254.17	262.7	2,944.84	255.9
1925	1,279.78	268.1	3,193.85	277.5

In 1924 the American Federation of Labour commenced an exhaustive study to determine the number of wage earners in the United States, the value they added to raw material by their labour, and the average income per wage earner per annum. The findings show that, from 1914 to 1925, the value added to raw material by manufacture increased 155%, while wages increased, in the same period, 146%, and the number of wage earners increased by 19½%, showing clearly, I think, first, that wages come from production; second, that labour-saving machinery does not cause unemployment. It may force labour into different channels, but the new employment will probably be more desirable and advantageous.

The uneven distribution of coal in Canada is more than counterbalanced by the abundance of water power, so much so that it is in the great Central provinces, where up to the present time there has been no production of coal, the greatest industrial development has been attained. Before the coming of our scientific and mechanical age, these power resources would have been of little value.

In the aeroplane, we have an application of mechanics which aids in topographical mapping, facilitates rapid transportation of mails and passengers and by its long flights into the Northern territories has immensely enlarged the accessible area of the country. During the past season, parties of prospectors and explorers were carried into the far North in so short a time that their available time for the season's work was increased far beyond that which would have been possible with the old methods of travel.

If, with our small population, we are to develop the great resources of the country, we have need, not only to make the fullest use of the best and latest that mechanical skill has to offer, but we must pay attention to the cultivation of science and its application to our problems. So only can we hope, with our high cost of labour, to meet the competition of producers in low wage countries.

We should congratulate the Government of Canada on its decision to erect and equip in Ottawa a great research institute under the direction of the National Research Council. Similar congratulations should be extended to the Government of the Province of Ontario for providing

public funds and for securing the co-operation of the industrialists of the Province in setting up a research institute in Toronto.

The application of research to agriculture has already produced a great harvest. The production of Marquis wheat, which requires a shorter period from planting to harvest, extended the area capable of growing wheat in the prairies far to the North. This was followed by Garnet wheat, which matures still more rapidly and by other types which mature early and so avoid, in part at least, the risk of rust. During recent years, much attention has been paid to the problem presented by rust which is caused by a fungus which attacks the straw and prevents the proper development of the grain. The National Research Council, in co-operation with the people of the prairie provinces, has established laboratories in the West to study the history of the rust fungus, with a view to overcoming this blight, which costs the wheat growers millions of dollars annually. It is a satisfaction to learn that rust-resisting types of wheat have already been developed.

In agriculture and in other industries, there are many problems to be attacked and solved. Upon the generous application of science to these national problems, the future happiness of Canadians, in a large measure, depends. Inventions of the past generation have done much to make those living in the isolated places of the country feel that they are in touch with the rest of their fellows. The telephone, formerly found in the urban centres, has been extended so that the rural sections are no longer out of touch with what is passing in the world. The radio, at very slight cost, brings the music of the best orchestras to the pioneer's cottage, while the development of good roads and automobiles has done much to annihilate the isolation of those in the rural areas.

The help that comes to us through the development of mechanical appliances and the promotion of research, is particularly fortunate for us, with our small population and great natural resources. Under the present conditions, immigration is not so imperative as in earlier times.

Apart from the application of mechanics and research to our industries, the great problem of Canada to-day is immigration. Some would hasten the arrival of people from

without, by reduced ocean fares and by generous loans to settlers, to enable them to establish themselves here. There is a feeling that we lack numbers and that the immigration rules should be relaxed. To me, it appears that the best immigrants are those adventurous spirits who come of their own accord. They make pioneers and are the most promising material for the upbuilding of Canada. With our great resources and the general well-being of our people, others will come without bonuses and loans. In the greatest period of immigration into Canada, between 1901 and 1921, we attracted from abroad, about three and a half million immigrants, but, during the same period, over two million left the country. Many of these latter were, no doubt, returning to their own homes, but a considerable number of the emigrants were native-born Canadians, who, due in part to the pressure of competition, set up by newcomers, felt obliged to seek a livelihood elsewhere. The loss of native-born Canadians is a serious one, for they, with their knowledge of the country are best fitted to assist in its development.

One phase of the immigration problem not to be overlooked in Canada is that we now have a population largely made up of two races and it is desirable to attract only such new citizens as are capable of allying themselves with one or other of these groups. To plant colonies of strangers as has, unfortunately, been done in the past in the Western provinces, so that they remain unassimilated and out of touch with the old Canadians, is to set for later generations a most difficult task. It is almost impossible for a complex, polyglot population to live together in peace and harmony particularly under democratic institutions.

The racial complexity of Central Europe, of the Balkans, and of Asia Minor, has presented to the world very serious problems of administration. The solution to date seems to consist in the breaking up of the old polyglot states into innumerable smaller ones.

To encourage the coming of non-assimilable peoples to Canada is to court like difficulty for those who succeed us. Let us confine our efforts to securing such additions to our population as may make for a united and harmonious Canada.

I have much pleasure in seconding the adoption of the Report. (Applause.)

THE CHAIRMAN: I will ask Mr. Phipps to say something on the statement.

THE GENERAL MANAGER'S ADDRESS

There are several interesting features in the statements which you have in your hands. The assets of the Bank have for the first time exceeded \$150,000,000. The \$100,000,000 mark was reached in 1918 so there has been an increase of \$50,000,000 in ten years. The profits of \$1,459,523.11 are the largest in the history of the Bank and have enabled us to write \$500,000 off Bank Premises account and make an addition of \$500,000 to Rest or Reserve Account, bringing that account up to \$8,000,000. The last transfer to the Rest Account was in 1919. Altogether I hope that you will agree that the statement is a very satisfactory one.

Dealing with the Balance Sheet: Circulation at \$10,416,000 is practically unchanged. Total Deposits are above \$118,000,000. Last year they were \$109,000,000, so that they have increased by \$9,000,000 or 8.5%. According to the Government Return the Canadian deposits in all the Canadian Banks as at 30th September, 1928, totalled 2,185 millions compared with 2,097 millions in September, 1927, an increase of 4.93% so that we appear to have more than held our own in the matter of deposits. The deposits not bearing interest are \$27,000,000, an increase of \$3,000,000 or 12.5% for the year. The deposits bearing interest are \$91,130,000, an increase of over \$6,000,000 or slightly over 8%.

Other liabilities consisting of deposits by and balances due to other Banks in Canada and abroad, and Letters of Credit outstanding, amount altogether to \$5,500,000 compared with \$3,350,000 last year.

Turning to the Assets, I would remind you that a year ago I remarked that the establishment of a system whereby settlements for all Clearing Houses are made daily in one amount at Montreal, instead of at a number of Clearing House centres, would enable the Bank to carry less cash and keep more of its immediately available resources employed. Our actual cash on hand, \$9,300,000, compares with \$11,500,000 a year ago, the difference of \$2,200,000 being represented by an increase of \$2,300,000 in our Call Loans in New York, an asset which, for all practical purposes, is as liquid as cash. Adding the New York Call Loans and the other cash items in the Balance Sheet to the actual cash

Imperial Bank of Canada

on hand we have \$32,000,000, just about 24% of the Bank's liabilities to the public and when we include the secondary reserves consisting of Dominion, Provincial, Municipal and other high grade securities and accounts we have \$74,380,000 odd, equal to 56% of total liabilities to the public. A very strong position indeed.

According to the September Government Return the percentage of Capital, Rest and undivided profits to Total Liabilities of all the Chartered Banks was 8.5%. The proportion of the same items to total liabilities in the Imperial Bank of Canada was 10.6%, so that if we want to look at the position from a purely capital standpoint, the Imperial Bank of Canada stands above the average.

The Dominion and Provincial securities not exceeding market value amount to \$16,890,000 compared with \$14,034,000 last year, an increase of \$2,850,000. Canadian municipal securities, etc., at \$6,200,000 approximately compare with \$6,000,000 last year. Our total securities are therefore up \$3,000,000. They are of course of the very highest grade and readily marketable.

Loans to Cities, Towns and Municipalities are \$7,300,000 compared with \$6,800,000 a year ago, the increase no doubt being caused by the tendency of many municipalities to postpone the sale of their securities, waiting for a better bond market. Our Call and short loans in Canada approximately \$12,000,000 compare with \$13,500,000 a year ago, and our New York call loans, as already mentioned, are \$2,300,000 more than last year.

It is in the current loans that the most remarkable change has taken place, the increase being \$12,000,000, from \$55,000,000 to \$67,000,000, or nearly 22%. Last year I remarked that we would like to see this Department of our business a little larger and I am glad to be able now to report such a satisfactory increase, which is partly due to larger grain loans owing to the earlier harvest but largely due to new and desirable business which has come to the Bank during the year. It seems superfluous to repeat that our loans have been carefully examined and everything of a doubtful nature eliminated or provided for, but I once more assure you that such is the case. That the Bank's position in this respect is thoroughly satisfactory to the Executive

Imperial Bank of Canada

is reflected in the transfer of \$500,000 to Reserve Fund or Rest Account.

The Bank Premises Account, \$6,032,847, increased in round figures by \$1,000,000, which practically represents the price of the corner property at King and Bay Streets, Toronto, purchased last year as an eventual Head Office site.

A gratifying feature at the tail-end of the statement is the reduction in what might be called the liquidation items, i.e., Non-Current Loans, Real Estate other than Bank Premises, Mortgages on Real Estate Sold and Other Assets, which collectively amount to \$1,148,000, the lowest figures for many years. We believe these assets to be amply good for the amount at which they are carried and all possible losses in them have been anticipated and provided for, but it is very satisfactory to note the continued and substantial liquidation.

NEW BRANCHES

One Branch of the Bank was closed during the year and nine branches have been opened,—at King and Bay Streets, at the corner of Mount Pleasant Road and Eglinton Avenue, Toronto, at Leaside, Chatham, and Caledonia in Ontario, one in Alberta and three in Saskatchewan. We now have 195 branches in actual operation.

STAFF NUMBERS 1404

The opening of new branches means a constantly growing staff and we now have 1404 employees of whom slightly over 300 are young ladies. I have great pleasure in again testifying to the efficiency and loyalty of the Staff—they work hard and get results.

BANK PREMISES

In addition to the purchase of the corner at King and Bay Streets, Toronto, we have completed at considerable expense what has been described as the handsomest branch banking office in Toronto, near the corner of Yonge and Bloor Streets, and we have purchased, built or remodelled on a large scale, offices at Monarch Park and Danforth Avenue, Eglinton Ave. and Mt. Pleasant Road, Oakwood Avenue and Rogers Road, all in Toronto; at Kirkland Lake, Kitchener, Walkerville and Sioux Lookout in the Province of Ontario; at Noranda, P.Q.; at Jasper, Alta., besides

Imperial Bank of Canada

making lesser alterations and additions and purchases of sites at a number of other places. The cost of this work has been absorbed in the amount written off Bank Premises account during the year.

It has been found from experience that in order to have prominent and well located premises for branches in established districts, it is necessary that the Bank should own its own buildings and that leasing is both uneconomical and unsatisfactory. We have consequently made fairly heavy expenditures on Bank Premises in the last few years but I think that we are near the end of the road. There are only a few places where we do not have modern and thoroughly satisfactory buildings of our own.

SHAREHOLDERS NUMBER 2651

The total number of shareholders is 2651, compared with 2605 a year ago and 2055 in 1920.

BOUNTIFUL CROPS

The President has briefly reviewed business conditions, but I would like to add a few remarks. The crops have been bountiful with the exception of, perhaps, Northern Ontario, where bad harvest weather caused heavy loss. I had the privilege a few nights ago of sitting at dinner next to Miss Cora E. Hind, Agricultural Editor of the *Manitoba Free Press*, who is looked upon in the West as the greatest authority on such matters. She told me that she estimated the wheat crop of the three prairie provinces at 534,000,000 bushels but the grade is disappointing. The latest estimates I have give 57.6% contract grades against 67.4% last year. Even so, the crop is extremely valuable and comes at a time when the Northwest farmers' financial condition is generally satisfactory and leaves nothing to complain about. In a speech on the same occasion the Prime Minister, the Rt. Hon. W. L. Mackenzie King, estimated the value of agricultural products of every kind for all Canada at approximately \$2,000,000,000, an enormous sum. Livestock operations have been reasonably profitable although the industry still suffers from the lack of a stable market. Dairying has a little better than held its own. Fruit and vegetables have brought generally satisfactory returns while the proceeds of the fisheries have been somewhat below 1927.

Supplementing what the President has said about the pulp and paper industry. According to a special report issued by the Canadian Pulp and Paper Association the consumption of Canadian newsprint in the United States, which is Canada's principal market, for the ten months ending with October, 1928, was 1,578,778 tons compared with 1,453,397 tons for the same period in 1927, an increase of 123,400 tons or nearly 9%. It seems to me that if a proportionate increase continues for the next two or three years it should mean that all the mills in Canada will be able to operate to capacity and if the intervening period can be bridged, as no doubt it will be, it may be possible that the newsprint industry in Canada is not so sick as some people might imagine.

Lumbering generally has not been profitable, but we are told that the lumbermen have about got through without loss and that the prospects are better. The production was practically the same as 1927 which was, in round figures, $4\frac{1}{4}$ billion feet, with a value of \$135/140,000,000. The prices of soft wood and lower grade of hardwood are a little better and there is not so much price cutting. In reviewing the situation in lumber we must not forget the activities of the producers of pulpwood, railway ties, telegraph poles, etc., who, generally speaking, have had an active year and, I think, have made good profits.

In the mining industry, apart from the production of copper and nickel in which considerable gains have been recorded, the year has been one more of exploration and development than marked by any increase in production, or the bringing in of any new great mines, the development and commencement of operation of the mine and smelter of the Horne Copper Co. at Noranda being the most notable event of the year. The operations, I am glad to say, give every prospect of being an unqualified success. Another important matter is the completion of the railway into the properties of the Hudson Bay Mining and Smelting Co. in Northern Manitoba. Public faith in the future of the mining industry is evidenced by the fact that large blocks of mining shares are being dealt in with avidity. Let us hope that the future will justify this confidence. In Alberta the development of the oil fields South of Calgary is proceeding with satisfactory results.

Manufacturers in all lines have been busy, I believe with reasonable returns. The flour millers have enjoyed a better

Imperial Bank of Canada

business and sales of merchandise generally have been heavy though perhaps with only fair profits.

RAILROAD CONSTRUCTION HEAVY

The year has been marked with a very heavy programme of railway construction in Western Canada which put a good deal of money into circulation. The indications are that further construction of this character will be carried on in 1929 and at the same time there are important water power developments promised from Manitoba and elsewhere, all of which provides a profitable outlay for Canadian industry and energy.

BUILDING PERMITS UP

Building permits in Canada in 1927 amounted to \$400,000,000, and for this year, so far as statistics have been prepared, the increase in contracts is about 20% and contracting firms are said to have as much work as they can conveniently handle and at satisfactory figures.

On his return from a Western trip, President Beatty of the C.P.R. is quoted as follows: "I have never seen the country looking better and in all my experience I have not previously found so general a feeling of complete confidence in this country and its possibilities." This, to some extent, sums up my present feelings with regard to the immediate future. Conditions in Canada are largely governed by the profits from agriculture, which seems to be on an assured basis, and given a continuance of the prosperity which the agriculturists have enjoyed for the past few years, I see nothing ahead to check the development of the country and the growth of the Bank's business.

I had it in mind to say something about stock speculation but have decided not to do so at any length. While my convictions have not altered that the present boom in stocks is going to result, sooner or later, in a crash of some kind, it is evident to me that the warnings of bankers and Federal Reserve opposition in the United States and high money rates for call loans have utterly failed to stop the terrific pace of trading, and predictions as to when or how the situation will come to an end are useless.

Before sitting down I would like to join in Mr. Howland's tribute to the late Assistant General Manager, Mr. G. D.

Imperial Bank of Canada

Boulton. He was a man of ripe experience and sound judgment, and as a colleague to work with he could not be improved upon. He is greatly missed in the Head Office of the Bank. (Applause.)

THE CHAIRMAN: Are you ready for the motion? Moved by myself, seconded by the Vice-President, that the Report which has been read be adopted, printed and circulated among the Shareholders. Is that your pleasure, gentlemen? (Carried.)

THE CHAIRMAN: The next business is the appointment of the Auditors. It is moved by Mr. J. W. Gillbard, seconded by Mr. J. C. Moor, that A. B. Shepherd, C.A., of Peat, Marwick, Mitchell & Company, and A. W. Cole, C.A., of Macintosh, Cole & Robertson, be appointed Auditors of the Bank for the ensuing year at a remuneration not to exceed \$10,000. What is your pleasure, gentlemen? (Carried.)

THE CHAIRMAN: There has been a by-law in force by which the Bank is compelled to close its books for a certain number of days at every quarter after a dividend is declared to allow the transactions to be recorded and the dividends to be made out and paid, and it is proposed to repeal that by-law. The custom is not prevailing now of closing the books of other Banks and I would ask Mr. More to read the proposed by-law.

The Secretary then read proposed By-law No. 40 as follows:— That By-law No. 6 of the By-laws of the Bank providing that the books for the transfer of shares shall be closed during the fifteen days immediately preceding the day appointed for the payment of a dividend be and the same is hereby repealed.

COL. MICHIE: I move that By-law No. 40 as read be, and the same is, hereby approved of and adopted as a By-law of the Bank and that the Seal of the Bank be attached thereto.

MR. F. A. ROLPH: I second the motion. (Carried.)

PROF. MCLENNAN: Mr. President and Gentlemen, I beg to move, seconded by Mr. G. B. Strathy, that the thanks of the Shareholders are due and are hereby tendered to the President, Vice-President and Directors of the Bank for their services during the past year.

Imperial Bank of Canada

I have had the honour, Mr. President, of proposing this motion on previous occasions and I do so again this year with very great pleasure. We have all listened with much interest to the addresses given by yourself, the Vice-President, and the General Manager. They were very illuminating and very instructive addresses. They make it clear that the Directorate is kept closely in touch with the play of the various economic forces and other agencies that are operative from time to time for the creation of wealth in Canada.

It is abundantly clear that the policy of the Bank is not merely to profit by the general prosperity prevailing but to utilize at all times its resources in fostering industries wherever and whenever in our country they give high promise of sound and legitimate development.

I was glad, as many of those present must have been, to hear the Vice-President refer in terms of warm approval to the decision recently taken by the Government of the Dominion of Canada and by that of the Province of Ontario, to inaugurate and to support a vigorous and progressive policy involving, where possible, the utilization of science for the maintenance as well as the development of our industries.

We are about to have a Research Foundation instituted for the Province of Ontario. It must have been a source of gratification for the Hon. the Premier of Ontario to find the leaders of industry in the Province were ready to co-operate with him promptly and in such a whole-hearted manner in providing the necessary financial aid to give effect to his proposals on behalf of this Foundation.

The Government of the Dominion of Canada has also recently made ample financial provision for the erection and maintenance of a National Research Institute, and for the erection and operation of a National Fuel Research Laboratory. We can look forward therefore with confidence to the future of manufacturing in Canada, knowing that there will be a steady flow of results from the investigations carried on in these laboratories that cannot fail to find a wide application in our industries both basic and otherwise.

For years the members of the Directorate of this Bank have strongly supported a policy of governmental support of scientific and industrial research in Canada, and it must

be a source of satisfaction to them to find that the policy they have advocated is one that has made a very strong appeal, not only to the Governments of the Province and the Dominion, but also to industry itself.

Having in mind the necessity of avoiding waste if we are to conserve and increase our national wealth, I cannot help drawing to your attention the enormous losses we are incurring through the action of certain companies in Western Alberta, who allow colossal volumes of natural gas to escape into the air for the sake of securing what, from a scientific point of view, can be considered to be only a meagre supply of oil and gasoline. I cannot help feeling that through research, invention and discovery, a way could be found for utilizing whatever natural gas we have to spare as basic material for the production of many synthetic products required for the welfare, the comfort, and possibly, in a measure, for the sustenance of our people.

The Vice-President has referred to the ever-varying and ever-increasing use of machinery in agriculture in Canada, especially in connection with the sowing of grain and the reaping of harvests on the western plains. This means of course that we are endeavouring with a limited population to increase, up to the greatest possible limit, the amount of land we can successfully put into cultivation. For the Western Provinces this is of course the only practicable policy to put into operation at the present time. In the older Provinces, however, the time has come to pursue a different policy if we are to get the most out of the land.

By the extensive use of artificial fertilizers we could greatly increase our products from the soil. In particular, we could add enormously to our returns in fruit, in root crops, in potatoes and in tobacco. We could also very greatly increase the returns from our grass lands by a proper application of suitable fertilizers. Experiments made in England and in Germany on the pasturing of milk cows on grass lands in the neighbourhood of the larger cities have shown that when a practice of intensely enriching the soil is adopted, the pasturage becomes available earlier in the Spring and remains so longer in the Autumn. Moreover, the yield in milk can be so greatly increased that the wisdom of adopting the policy can be immediately and conclusively demonstrated through this item alone.

Imperial Bank of Canada

But I must not enlarge on these matters, and therefore take great pleasure in placing before you the motion I have just read. (Applause.)

MR. G. B. STRATHY: In seconding this Resolution, I do so with great pleasure. I have been viewing the matter from a disinterested standpoint and yet with some appreciation of the responsibilities that devolve on the Directors of our Canadian banks.

A perusal of the record of attendances of our Directors here shows how assiduously those Directors who are fortunate enough to reside in Toronto have attended to their duties, and the statement presented to us to-day shows, I think, with what great success their efforts have met. I think we must all realize that the Director who takes his duties seriously will never have the business of the bank very far from his mind. For that reason, I think we should all be very grateful to the Directors of this Bank for the splendid statements which we have had presented to us here year after year, particularly this year. I trust, therefore, that you will pass this resolution with every evidence of appreciation. (Carried.)

SIR JAMES AIKINS, K.C.: Gentlemen Shareholders,—The President, Vice-President and Directors thank you most sincerely for that resolution so admirably and ably moved and seconded.

I am pleased to note that Professor McLennan places the Imperial Bank as the constructive leader of the banks. We thank the Shareholders because of the interest which they have taken. The resolution means not only gratitude for the services of the Directors but confidence in their future action. During the forty-five years that I have been connected, more or less intimately, with the affairs of the Imperial Bank, there has always been sympathy and co-operation between the Shareholders of the bank and the Directors. We, the Directors, hope that that will continue, and that all the Shareholders will become missionaries of the Imperial Bank. We want them to think "Imperially," I mean Imperially so far as banking business is concerned. Then we are certain of support. One reason, gentlemen, why the Bank is so strongly supported, and so successful, is because they have paid attention strictly to the banking needs of this country. This, in the first place, is a "deposit

bank" through the collection of the loose moneys of the communities in which it has branches and on which it pays interest. Then again, it is a bank of "business finance" through the use of not only the depositors' money but the capital of the Bank, and its reserves, for the purpose of supporting the business of the country, industry, trade and commerce, which is one of the great purposes of the bank. In addition to that, gentlemen, the Directors never forget another phase of its existence, and that is to see that the Shareholder who invests his money in the shares of the bank gets good dividends. I do not think the President and the Directors have disappointed you in that respect. I am not going to promise any increase, because I really believe one of the best things we can do is to employ productively any money we make. Surplus moneys cannot be used to better advantage than for the purpose of the banking business which I have just mentioned. Some people have suggested increasing the capital of the bank because we have an organization that can advantageously conduct its affairs as competently as any banking organization I know of in Canada.

When you are complimenting the Directors you are complimenting the Staff of the Bank, that is, from the messenger right through to Assistant Managers and on up to our very competent, very alert, and very efficient General Manager, for they are appointed by the Directors. We can profitably utilize for you all the money we can get, but we want to get it through the deposit system made successful by our active and vigilant staff, and there is no bank in Canada that is safer for deposits than the Imperial Bank.

You read in the papers about weak banks and small banks. Gentlemen, there are no small banks in Canada, with one possible exception, and the public ought to know that. Our system of banking is quite different from the system of banking they have in the United States. We have built up our system as banks having large capital, with many branches spread all over the country. I think that is the Scottish system, a pretty safe system, and it has always been a profitable system, not only for the people but also for the banks.

I take it, gentlemen, that this resolution is a resolution of encouragement, and I would like it to be encouraging

Imperial Bank of Canada

not only to the Directors, but to all the members of our Staff. When I was thinking of this a short time ago, the words of Kipling came to me:

“Go to your work and be strong, halting not in your
ways,
Balking, the end half won, for an instant dole of
praise.
Stand to your work and be wise, certain of sword
and pen,
Who are neither children, nor gods, but men in a
world of men.” (Applause.)

THE CHAIRMAN: The next motion is a vote of thanks to the Staff.

MR. W. H. KNOWLTON: Mr. President, it is my pleasant privilege to ask the Shareholders to put on record their appreciation of the services of the officers of the bank.

To give you an example of some of the work they have done, I just want to mention that about forty years ago I bought ten shares of this Bank's stock, for which I paid \$101 per share. About a year later, thinking I could do better with the money in my business, I sold the stock for \$110 per share, netting \$100 profit. I tried to figure out the other day how much I would have had if I had kept that stock. I would have owned about half the bank. I could have retired, I believe. I just mention that as an example of the great and good work done by the officers of the bank, and the conscientious service they have rendered.

I have been a customer of the bank for many years, and I must say that the members of the staff are very courteous. Their way of meeting clients and customers is beyond all praise. It is a pretty hard job for a man to be a Bank Manager. It is hard for him to say No when a man has to go to him in connection with an overdrawn account, for instance. The wonder is that he does not lose his temper.

I attended an annual meeting of a large concern in New York a short time ago. I happened to be one of the shareholders. The capitalization of the Company was something like two hundred millions. I thought when I went there I would see something great, and that I would probably get

a lesson that I could carry back home with me to the shareholders of this bank. I got to the door of the building on 34th Street where the meeting was to be held. It was opened by a janitor. He asked my name, where I lived, and all particulars. He then went into another room, came out and said, "You can go in." I went in. The meeting was in a room not any larger than this. At the head of the table sat the President; around the table were two Directors, and along the wall three lonely shareholders. The President spoke very nicely to me; he said, "We have just read the Minutes. You are five minutes late. Do you wish me to read them again?" I said "Oh, no." "Well," he said, "the meeting is over." Then they had a Directors' meeting. Just as I was going out I turned round and said, "Don't you serve luncheon here?" "Why," he said, "You will get it downstairs, but you will have to pay for it yourself."

When you look on that picture and look on this picture you see here one of the strongest examples of goodwill and good feeling which exists between the shareholders of the bank and the officers that administer the affairs of the bank. I take great pleasure in moving this resolution: That the thanks of the Shareholders be given to the General Manager, the Assistant General Manager and other officers of the bank for their attention to the interests of the bank and for the efficient performance of their respective duties. (Applause.)

MR. JOHN WATT: In rising to second this resolution I do so with some little hesitation, not from want of sympathy with its object but rather because I feel that I will prove totally inadequate to properly convey the appreciation of the Shareholders to the parties referred to in the motion.

I must say, however, that I have in my mind's eye the hundreds of young men that we have scattered over this great Dominion, attending to the work of the bank, and looking after the interests of the bank. I would like to be able to go to each one of these young men and thank him for the service that he has rendered during the past year, as shown by that statement. To-day it is largely a matter of competition between banks, and service is the thing that counts. I suppose it is not exaggerating to say that the youngest junior has it in his power, by his discourtesy or inattention to his work, to lose some of the accounts in the bank where he works.

Imperial Bank of Canada

I am glad to see that such a very favourable report has been presented. It shows conclusively the courtesy and the efficiency of the hundreds of young men who are doing our work throughout the country. I have much pleasure, Mr. President, in seconding the motion. (Carried.)

THE CHAIRMAN: I am going to ask Mr. Hearn, the Manager at Montreal, and Mr. Royds, the Manager at Kenora, to reply to this motion.

MR. HEARN: Mr. President and Gentlemen,—Before replying to the resolution, which I shall do very briefly, may I say on behalf of the staff how thoroughly and sincerely they associate themselves with what has been said with regard to the late Mr. Boulton.

Replying to the resolution, I am sure it will be greatly appreciated by the staff, and, on their behalf I beg to thank the mover and seconder for the very kind way in which they have brought the motion forward to the shareholders' meeting, and the cordial way in which the shareholders have received it. This is indeed a memorable day for the staff. They will receive with immense satisfaction the Annual Report, and it will be doubly pleasing to them when they feel that the Directors and Shareholders are delighted with the part which they played in bringing it about.

MR. ROYDS: Mr. President and Gentlemen,—I have very great pleasure indeed in adding a few remarks to Mr. Hearn's. Sir James Aikins made a remark which rather struck me. He said that the Imperial Bank of Canada was one of the greatest banks in Canada. I think if you were to canvass the Managers who are here, they would tell you it was the greatest in their town, wherever it happened to be situate. It is my privilege to be personally acquainted with quite a number of the officers of the bank throughout the service, and I think you will find that the general morale of your staff is second to that of no other institution in Canada. We are very pleased to be here, and the vote of thanks that has just been passed is very sincerely appreciated.

MR. J. G. RAMSEY: I move, seconded by the Rev. T. W. Paterson, that the ballot box be now opened and remain open until two o'clock this day for the receipt of ballot papers for the election of ten Directors, the poll to close as soon as five minutes shall have elapsed without a vote being tendered.

Imperial Bank of Canada

REV. T. W. PATERSON: I second the motion. (Carried.)

THE CHAIRMAN: I will ask the Scrutineers now to proceed with the ballot.

The ballot having been taken, the Scrutineers appointed at the meeting reported the following Shareholders duly elected as Directors:—Messrs. Peleg Howland, Sir James Woods, Sir James Aikins, K.C., J. F. Michie, Frank A. Rolph, R. S. Waldie, G. C. Heintzman, J. W. Hobbs, Walter C. Laidlaw, John A. Northway.

The meeting then adjourned.

Imperial Bank of Canada

COMPARATIVE STATEMENT

SHOWING THE PROGRESS OF THE BANK

	Capital Paid Up	Reserve Fund	Deposits	Total Loans	Total Assets	Divi- dends
1876	\$ 804,883.	\$ 25,000.	\$ 1,576,713.	\$ 2,338,582.	\$ 3,129,735.	6%
1886	1,500,000.	500,000.	4,427,980.	5,657,806.	7,650,394.	8%
1896	1,963,600.	1,156,800.	9,203,409.	7,648,553.	13,736,134.	9%
1906	3,927,741.	3,927,741.	28,499,302.	26,348,132.	39,779,812.	10%
1916	7,000,000.	7,000,000.	60,218,627.	46,409,027.	81,911,757.	12%
1926	7,000,000.	7,500,000.	100,787,014.	99,130,948.	131,832,309.	12% plus Bonus 1%
1927	7,000,000.	7,500,000.	109,014,919.	104,866,955.	138,899,197.	"
1928	7,000,000.	8,000,000.	118,125,851.	117,495,560.	150,027,256.	"

List of Shareholders
of the
Imperial Bank of Canada
as on October 31st, 1928

List of Shareholders of the Imperial Bank of Canada

as on October 31st, 1928

SHARES \$100 EACH

TORONTO REGISTER

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Abbott, Mrs. Eva I.....	Smiths Falls.....	17
Abbott, Oscar C.....	".....	33
Abbott, O. C., Annie J. Tait and H. S. Coombs, Exors. Estate W. L. Tait	".....	10
Abbott, Mrs. Rachel G., in trust for Paul Abbott.....	Baltimore, Md.....	1
Abbs, C. E.....	Toronto.....	12
Abel, Miss Helen.....	Fergus.....	3
Adam, Mrs. Christena.....	Toronto.....	6
Adami, Leonard C.....	Belfast, Ireland.....	8
Adams, Mrs. Annie S. C.....	Port Perry.....	4
Adams, Charles.....	Toronto.....	10
Adams, Mrs. Clara.....	".....	10
Adams, Donald A.....	New Haven, Conn.....	2
Adams, Mrs. Marion N.....	".....	10
Addison, Mrs. Elizabeth A.....	Toronto.....	10
Adkins, Mrs. Jean, and Mrs. Florence Adkins, Joint Account.....	Hamilton.....	5
Adkins, Wm.....	Toronto.....	6
Ainslie, Miss Annie.....	Hamilton.....	25
Ainslie, Miss Ida J.....	".....	89
Ainslie, Mrs. Nellie S.....	Toronto.....	7
Ainslie, Wm.....	Hamilton.....	50
Aird, Sir John.....	Toronto.....	50
Aitchison, Wm. J.....	Hamilton.....	50
Albon, Miss Ada L.....	St. Catharines.....	10
Albright, Mrs. Jessie J.....	Vineland.....	25
Alcorn, Mrs. Marion A.....	Lindsay.....	22
Alexander, Mrs. Jennie.....	Conn.....	10
Alexander, Trustees Estate Wm.....	Santa Barbara, Cal.....	29
Allen, Mrs. Beatrice R.....	New York, N.Y.....	5
Allen, Wm. L.....	Sault Ste. Marie.....	10
Allendorf, Ezra.....	New York, N.Y.....	20
Allingham, Miss Fanny.....	Kesh, Ireland.....	8
Alston, Jr., Geo. J.....	Wilkes-Barre, Pa.....	10
Ambrose, Mrs. Isabel A.....	Hamilton.....	10
American Reserve Insurance Co.....	New York, N.Y.....	100
Amos, Jacob.....	Syracuse, N.Y.....	10

Imperial Bank of Canada

Amrhyn, Mrs. Frances	New Haven, Conn.	41
Amys, Arthur L.	Peterborough	10
Anderson, Miss Annie	Gores Landing	5
Anderson, Mrs. Dorothea S.	Ottawa	12
Anderson, Mrs. Emily L.	Detroit, Mich.	4
Anderson, Miss Emily L.	Toronto	30
Anderson, Miss Florence G.	Detroit, Mich.	2
Anderson, Right Revd. John G.	Cochrane	5
Anderson, Ross	Killaloe	7
Angevine, Floyd J.	South Norwalk, Conn.	10
Applegath, Mrs. Elizabeth Z.	Toronto	10
Appleyard, Revd. Edward, and Anna M.		
Appleyard, or the Survivor	Woodstock	5
Appleyard, R. H.	Humberstone	5
Archbold, Lt.-Col. Francis H. W.	Baghdad	22
Archbold, Revd. Francis H. W.	Kingston	6
Archer, Edward	Toronto	56
Archer, Miss Ursula	"	15
Archibald, Exors. Estate C. B.	Truro, N.S.	15
Ardagh, H. H.	Newcastle	10
Argo, Miss Mary D.	Fergus	1
Armbrust, Robt. J.	Chantler	1
Armour, Exors. Estate E. Douglas, K.C.	Toronto	32
Armstrong, Mrs. Charlotte	St. Catharines	15
Armstrong, Herbert W., M.D.	Fergus	60
Armstrong, Miss Jean	St. Louis, Mo.	11
Armstrong, Miss Marguereta G.	Preston	1
Armstrong, Mrs. Mary J., and Miss Dorothy M. Armstrong, Joint Acct.	Chico, Cal.	11
Armstrong & Cook	Toronto	50
Arnold, Mrs. Martha C.	St. Catharines	30
Arnold, Roy W.	New York, N.Y.	15
Arnoldi, Mrs. Emily P.	Ottawa	21
Arown Holding Corporation	New York, N.Y.	10
Arronson, Henry	Philadelphia, Pa.	10
Asbury Park and Ocean Grove Bank	Asbury Park, N.J.	50
Ash, Mrs. Margaret G.	Toronto	10
Ashley, Mrs. Mabel B.	Brampton	4
Askham, Miss Janet	Toronto	5
Atchison, Revd. W. E.	Fergus	3
Atkinson, Robt.	Grand Valley	5
Augustine, Mrs. Marian R.	Ridgeway	1
Austin, Albert W.	Toronto	50
Austin, Mrs. Ruth E.	"	15
Avonmore, Viscountess Mabel Sara	Bournemouth, Eng.	7
Babe, W. J., or Stella M. Babe and the Survivor	St. Thomas	17
Bagnani, Madame Florence R.	Rome, Italy	66
Bailey, Miss Charlotte	Toronto	3
Baillie, James E.	"	20
Bain, Mrs. Florence M.	"	10
Bain, George D.	Sussex, N.B.	58
Bain, James W., K.C.	Toronto	50
Bain, John A.	Moncton, N.B.	9
Bain, John M.	Toronto	5

Imperial Bank of Canada

Bain, Exors. Estate Mary.....	Toronto.....	95
Baker, Miss Alberta M.....	North Bay.....	50
Baker, Mrs. Bessie W.....	Kingston.....	2
Baker, Mrs. Frances C.....	Philadelphia, Pa.....	10
Baker, Miss Olive M.....	Ridgeway.....	70
Baldwin, Harley W.....	Toronto.....	2
Baldwin, Exors. Estate Rev. H. Grasett	Farnham, Eng.....	50
Baldwin, Exors. Estate Henry St. George	Toronto.....	25
Baldwin, Trustees Estate J. B., M.D....	".....	20
Baldwin, L. H.....	".....	22
Baldwin, L. H., in trust for Miss Eliza-	".....	28
beth A. M. Baldwin.....	".....	71
Baldwin, Trustees Estate W. A., M.D....	".....	1
Bales, Miss Maria J.....	St. Thomas.....	20
Balkwill, Mrs. Sarah J.....	Toronto.....	56
Ball, Miss Louisa A.....	".....	50
Ballantyne, A. W.....	Jewett City, Conn.....	6
Ballou, Mrs. Ruth C.....	San Francisco, Cal.....	200
Bancitaly Corporation.....	Bisbee, Ariz.....	20
Bank of Bisbee, The.....	Lowell, Ariz.....	10
Bank of Lowell.....	New York, N.Y.....	1
Bankers Securities Trust of America....	".....	10
Banks, Alex. S.....	Chatham.....	10
Barber, Mrs. Edith J.....	Brighton.....	25
Barnum, Mrs. Margaret.....	Chicago, Ill.....	2
Barraclough, Fred. R.....	Toronto.....	22
Barrie, Mrs. Winnifred J.....	Anchorage, Ky., U.S.A.....	7
Bartlett, Mrs. Mai Hill.....	London, Eng.....	15
Barton, Chas. F.....	Sandford, Me., U.S.A.....	50
Batchelder, Wm.....	St. Catharines.....	20
Bate, Arthur W.....	Brampton.....	20
Bate, Charles F.....	Toronto.....	15
Bate, Edward N.....	St. Catharines.....	20
Bate, Henry N.....	".....	10
Bate, Herbert M.....	".....	5
Bate, Mrs. Josephine D.....	London.....	23
Bate, Miss Mary F.....	Ottawa.....	45
Bate, Exors. Estate Newell.....	St. Catharines.....	77
Bate, Exors. Estate Thomas B.....	".....	20
Bate, W. Thornton.....	Ottawa.....	7
Bates, Mrs. Norma M.....	Grand Valley.....	15
Bates, Wm. E.....	Georgetown.....	35
Baxter, D. W.....	Ridgeway.....	6
Baxter, John W.....	Toronto.....	6
Baxter, Miss S. L.....	North Bay.....	6
Beath, James.....	Woodstock.....	10
Beattie, Miss Mabel J.....	Toronto.....	2
Beatty, Mrs. Annie.....	Fergus.....	1
Beatty, Mrs. Jean A., in trust for Ellen	".....	1
M. Beatty.....	".....	1
Beatty, Mrs. Jean A., in trust for Geo.	".....	1
E. Beatty.....	".....	1
Beatty, Mrs. Jean A., in trust for Jean	".....	1
M. Beatty.....	".....	1
Beatty, Mrs. Jean A., in trust for Martha	".....	1
B. Beatty.....		

Imperial Bank of Canada

Beatty, Mrs. Martha.....	Fergus	20
Beatty, Mrs. Mary F.....	"	20
Beck, Alfred E.....	Toronto.....	32
Beck, Geo. A.....	Penetanguishine.....	32
Beck, Wm. F.....	"	34
Beelby, Miss Florence.....	Barrie.....	1
Beeshy, Mrs. Ora W.....	Ridgeway.....	5
Begg, Miss Felice M.....	Guilford, Conn.....	40
Begg, John W., M.D.....	"	76
Belcourt, Miss Gabrielle.....	Ottawa.....	4
Bell, Mrs. Annie.....	"	8
Bell, Charles, and Ernest A., Trustees...	Halifax, N.S.....	2
Bell, Chas. J.....	Washington, D.C.....	25
Bell, Mrs. C. Muriel.....	Toronto.....	1
Bell, J. Jones.....	Ottawa.....	12
Bell, J. P., and Madeleine E. Bell, Trustees Estate Annie M. Park....	Hamilton.....	24
Bell, Miss Madeleine E.....	"	36
Bell, Mrs. May E.....	Toronto.....	20
Benjamin, Mrs. Henrietta.....	"	1
Benner, Andrew.....	Ridgeway.....	3
Bennett & Co.....	New York, N.Y.....	10
Benson, Mrs. Alice M. McK.....	Toronto.....	9
Benson, Miss Clara C.....	"	25
Benson, Harry L.....	Barrie.....	20
Benson, Miss May L.....	St. Catharines.....	6
Benson, Exors. Estate Miss Susan E....	"	49
Benson, T. B. F.....	Toronto.....	15
Bentsen, Niel.....	New York, N.Y.....	20
Berkowitz & Bro., Ralph I.....	"	1
Berry, Miss Christena J.....	Corinth.....	2
Berry, H. L.....	Walkerville.....	1
Berwick, Miss Bessie.....	Brooklyn, N.Y.....	5
Bethune, Arthur M.....	Toronto.....	15
Bethune, Miss Beatrice M.....	"	33
Bethune, Rev. C. J. S.....	"	78
Bethune, John W.....	Stayner.....	10
Bethune, Miss Margaret V.....	Toronto.....	41
Bevan, Rev. William.....	Niagara Falls South ...	30
Beverly, Mrs. Belle F.....	New York, N.Y.....	2
Bews, John T., in trust.....	New Liskeard.....	3
Bickerton, Jas. G.....	Woodstock.....	22
Bicknell, Alfred.....	Toronto.....	15
Bicknell, Alf., and J. W., Trustees for Ellen Scheck.....	"	5
Bicknell, Alfred, or Jessie T. Bicknell and Survivor.....	"	3
Bicknell, Exors. Estate Miss Annie.....	Hamilton.....	11
Bicknell, Mrs. Minnie.....	Toronto.....	28
Biggar, Miss Jane E. J.....	Hamilton.....	5
Bigwood, Mrs. Cora E.....	Toronto.....	10
Bilder & Bilder.....	Newark, N.J.....	25
Bingham, Mrs. Emma K.....	London.....	14
Bingham, R. W.....	Eau Claire, Wis.....	57
Bingham, Wm. C.....	Aylmer.....	15
Bioren & Co.....	Philadelphia, Pa.....	25

Imperial Bank of Canada

Bird, Mrs. Constance S.	Toronto	5
Birnbaum, Barnett	Brooklyn, N.Y.	5
Black, A. H.	Toronto	23
Black, A. T.	New York, N.Y.	16
Black, Miss Charlotte E.	Toronto	25
Black, Mrs. Ethel E.	"	12
Black, J. C.	"	140
Black, Mrs. Mary	"	25
Blacker, Samuel	Irwin, Pa.	5
Blackwood, Mrs. Evelyn C. R.	Toronto	50
Blaikie, Geo. W.	"	5
Blair, Mrs. Myriene L.	Cobourg	11
Blakely, John P.	Pictou	6
Blanchard Trading Corp.	New York, N.Y.	100
Blanchet, John	North Bay	30
Blandy, Mrs. Georgette H.	New York, N.Y.	40
Blaskin, Alex.	Hartford, Conn.	5
Blessing, David S.	Harrisburg, Pa.	5
Bloom, Winfred C.	New York, N.Y.	25
Boeckh, John C.	Toronto	7
Boegel, Mrs. Ella P.	"	1
Boiler Inspection & Ins. Co. of Canada, The	"	25
Bole, Estate Stanley D.	Sault Ste. Marie	1
Bonifas, William	Escanaba, Mich.	50
Bonney, Wm. L.	Gardiner, Me.	10
Booker, Mrs. Jessie W.	Redlands, Cal.	35
Boomer, Miss Helen A.	Toronto	28
Boomer, Henry C.	"	50
Boomer, Miss Jessie I.	"	28
Booth, Fred	Firthcliffe, N.Y.	50
Booth, G. E. H.	Cobalt	23
Borden, Mrs. Grace B.	Kentville, N. S.	10
Borman, Mrs. Harriet E.	Blue Island, Ill.	25
Boufford, Simeon	Amherstburg	10
Boullee, W. H.	New Hamburg	10
Boulton, Miss Adeline M.	Toronto	1
Boulton, Miss Edith A.	"	10
Boulton, Administrator Estate John	"	44
Bourke, Miss Elizabeth M.	North Bay	8
Bourke, Mrs. Helena	Fort William	10
Bourke, Mrs. Laetitia M.	Toronto	16
Bourke, Leonard D.	"	2
Bourke, Mrs. Mary M.	North Bay	5
Bowen, E. O., and Mrs. Bessie E. Bowen, or the Survivor	Ridgeway	4
Bowns, Miss Felice M.	Guilford, Conn.	10
Boyd, Administrators Estate Mrs. Harriet	Toronto	7
Boyd, Mrs. Ida I.	Woodbridge	16
Boyd, John	Toronto	31
Boyd, Miss Margaret A.	"	4
Boyer, Mrs. Annie C.	Boyertown, Pa.	6
Boyer, Daniel B.	"	2
Bradley, Chas. T.	Port Colborne	10
Bradley, Thos. A.	Lansdowne, Pa.	10

Imperial Bank of Canada

Brandon, Edgar.....	North Bay.....	15
Bray, Edward G.....	East Mauch Chunk, Pa.....	5
Brecken, Rev. E. R. M.....	Toronto.....	26
Breckenridge, Mrs. Eleanore G.....	".....	70
Breckenridge, John G.....	".....	5
Breton, Romuald.....	Sault Ste. Marie.....	1
Brewster, Mrs. Mary J.....	Ridgeway.....	1
Bricker, Irwin C.....	Elora.....	5
Briggs, Mrs. Arabella V.....	Niagara Falls, N.Y.....	10
British America Assce. Co.....	Toronto.....	125
British North Western Fire Insce. Co.....	".....	10
Britt, David.....	St. Thomas.....	10
Brodie, J. L.....	Ridgeway.....	3
Brough, R. W. H., and M. S. Cameron, Trustees.....	Toronto.....	60
Brown, Miss Agnes C.....	Ottawa.....	1
Brown, Miss Annie M.....	".....	1
Brown, Mrs. Dora Percival.....	Toronto.....	11
Brown, Mrs. Eliza.....	Arkona.....	3
Brown, Miss Florence E.....	Ottawa.....	1
Brown, F. D.....	Toronto.....	220
Brown, Miss Jean.....	Ottawa.....	1
Brown, Miss Margaret M.....	San Diego, Cal.....	6
Brown, Victor E., Trustee.....	Chicago, Ill.....	2
Brownlee, Mrs. Tilley M. C.....	Clinton.....	5
Bruce, Mrs. Ellen.....	Hamhung, Korea.....	3
Bruce, Mrs. Margaret C.....	Racine, Wis.....	40
Brunton, Revd. Frank M.....	Newmarket.....	7
Bryce, P. H., M.D.....	Ottawa.....	5
Buchtenkirch, Edwin.....	Glen Cove, L.I.....	2
Buckbee, Louis R.....	Little Silver, N.J.....	5
Bull, Bartle E.....	Toronto.....	23
Bull, Miss Kate E. M.....	".....	28
Burch, Geo.....	St. Catharines.....	14
Burch, Geo., Trustee for Mary Burch, deceased.....	".....	31
Burchill, Mrs. Ida J.....	Toronto.....	10
Burgess, Miss Augusta W.....	Cambridge, Mass.....	10
Burk, Miss Charlotte A.....	Toronto.....	12
Burnafor, Arthur S.....	Nanticoke, Pa.....	5
Burns, Edward.....	Toronto.....	20
Burr, Miss Joan I.....	Dedham, Mass.....	12
Burritt, Exors. Estate A. P.....	Toronto.....	36
Burritt, Mrs. Emma, in trust for Mabel Macnaughton.....	Napanee.....	5
Burrows, Acton.....	Toronto.....	5
Burt, Mrs. Bessie M.....	Hartford, Conn.....	25
Burt, Mrs. Margaret L.....	Peekskill, N.Y.....	3
Burton, Miss Alice L.....	Hamilton.....	3
Burton, Edward C.....	Port Perry.....	26
Burton, Mrs. Ellen A.....	".....	6
Burton, George F.....	Toronto.....	20
Burton, Geo. W.....	Peoria, Ill.....	5
Burton, Mrs. Maude.....	Toronto.....	7
Butkereit, Max.....	Ozone Park, N.Y.....	4
Buzby, Harold A.....	Philadelphia, Pa.....	15

Imperial Bank of Canada

Buzby, Mrs. Marguerite S.....	North Glenside, Pa.	10
Buzby, Warren F.....	"	10
Cadenhead, Mrs. Emma J.....	Kingston.....	9
Cadham, Joseph G.....	Niagara Falls.....	6
Caldwell Securities Corporation.....	New York, N.Y.....	25
Caldwell, Executors Estate Wm.....	Peterborough.....	14
Cameron, Donald M.....	Hamilton.....	20
Cameron, Duncan.....	Toronto.....	10
Cameron, Mrs. Elizabeth S.....	"	42
Campbell, Alex. J., Trustee for Louise L. Yeoman.....	Truro, N.S.....	6
Campbell, A. W., and Mrs. Eula E. Campbell, or the Survivor.....	Toronto.....	60
Campbell, A. W. Morley.....	Port Perry.....	50
Campbell, Byron A.....	Toronto.....	5
Campbell, Trustees Estate Mrs. Caro- line J.....	Hamilton.....	7
Campbell, Douglas A.....	Toronto.....	25
Campbell, Mrs. Earla.....	Franklin, Pa.	31
Campbell, Graham.....	Toronto.....	25
Campbell, Mrs. Helen B.....	Mogadore, Ohio.....	2
Campbell, Miss Ida D.....	Toronto.....	2
Campbell, Jas. D. A.....	St. Thomas.....	3
Campbell, Mrs. Jessie L.....	Toronto.....	25
Campbell, Miss Mabel M.....	Hamilton.....	34
Campbell, Miss Mary G.....	Kincardine.....	2
Campbell, Neil.....	Thorold.....	16
Campbell, Mrs. Nina M.....	Orillia.....	5
Campbell, Mrs. Rachel.....	Grand Valley.....	1
Campbell, Miss Ruby C.....	Burlington.....	40
Canada Permanent Trust Co'y., et al., Trustees M/S Anne J. Arthurs.....	Toronto.....	203
Canada Permanent Trust Co'y. and F. G. Osler, Trustees E. P. Bowen Trust.....	Halifax, N.S.....	33
Canada Permanent Trust Co'y., F. G. Osler and E. F. Osler, Trustees E. F. Osler Trust.....	Toronto.....	34
Canada Trust Co., Trustees.....	London.....	70
Canadian General Investment Trust Limited.....	Toronto.....	251
Canal Bank & Trust Co., Trustee Bate Trust under agreement, Mar. 24, 1926.....	New Orleans, La.....	20
Canfield, P. L.....	Woodstock.....	5
Capreol, A. R.....	Toronto.....	2
Carey, Exor. Estate Mrs. Margaret.....	Ancaster.....	100
Carleton, Rev. Hubert.....	Willmette, Ill.....	23
Carleton, Administrators Estate of Mrs. Marie.....	Toronto.....	35
Carmichael, C. G.....	"	21
Carmichael, Exors. Estate Thos. L.....	"	23
Carney, Chas. N.....	Thessalon.....	10
Carper, Sr., Albert B.....	Palmyra, Pa.....	1
Carper, Frank S.....	"	1

Imperial Bank of Canada

Carper, Wm. A.....	Palmyra, Pa.....	2
Carr, Mrs. Mary A.....	Philadelphia, Pa.....	20
Carruthers, James N.....	Weston.....	7
Carscallen, Henry G.....	Hamilton.....	5
Carson, Mrs. Elizabeth I.....	".....	9
Carswell, Miss Helen M.....	Toronto.....	1
Carswell, Miss Jean A.....	".....	1
Carswell, Mrs. Mary S.....	".....	50
Carswell, Exors. Estate Robert.....	".....	40
Carter, Mrs. Amy J.....	Port Colborne.....	15
Carter, Charles.....	Hamilton.....	10
Carter, Administrator Estate C. H.....	Port Colborne.....	5
Carter, Miss C. Louise.....	".....	2
Carter, Mrs. Ellen E.....	".....	8
Case, Charles A.....	St. Catharines.....	278
Case, C. C.....	Bolton.....	3
Case, Miss Eileen E.....	St. Catharines.....	3
Case, E. J.....	Toronto.....	5
Case, Miss Frances A.....	St. Catharines.....	4
Case, Mrs. Nora J.....	Bolton.....	3
Casselman, Theodore E.....	New York, N.Y.....	10
Cassels, Mrs. Cecil Vivian.....	Toronto.....	30
Cassels, D. S.....	".....	5
Cassels, Geo. H., Trustee Estate Alex. Manning.....	".....	35
Cassels, Miss Harriet F.....	".....	25
Cassels, R. C. H.....	".....	17
Cassels, R. C. H., and Geo. H. Cassels, Trustees M/S Mrs. Jessie Hamilton	".....	10
Cassels, R. C. H., and R. J. Dilworth, Trustees M/S Mrs. Kathleen L. Gordon.....	".....	17
Cassels, R. S.....	".....	6
Cassels, Miss Susie H.....	".....	27
Cassels, Biggar, Turner & Crawford....	".....	6
Cawley, Mrs. A. Blanche.....	Cobalt.....	13
Cawthra, Mrs. A. Maude.....	Toronto.....	15
Cawthra, Exors. Estate Mrs. E. J.....	".....	25
Cawthra, W. H., in trust for Mrs. A. M. Adamson.....	".....	50
Cayley, Arthur B.....	".....	2
Cayley, Claud T.....	London, Eng.....	28
Cayley, Mrs. Katharine V.....	Toronto.....	55
Chaffey, Andrew T. McC.....	Los Angeles, Cal.....	25
Chalmers, Andrew.....	Toronto.....	5
Chambers, Albert.....	Aylmer, West.....	45
Chanute, Miss Octavia.....	New York, N.Y.....	10
Chapin, Arthur S.....	Toronto.....	20
Chapman, Chas. F.....	New York, N.Y.....	10
Chapman, Mrs. Helen Y.....	".....	10
Chapman, Jos. C.....	New Liskeard.....	5
Chapman, William.....	Toronto.....	5
Chapman, W. H.....	".....	3
Charles, Wm.....	".....	50
Chartered Trust and Executor Co.....	".....	205
Chase, Mrs. Margaret G.....	Galt.....	11

Imperial Bank of Canada

Chase, Oscar A.....	Aylmer.....	2
Chelley, Jos. S.....	Blyth.....	1
Cherry, Blain.....	Preston.....	3
Cherry, Geo. A.....	".....	60
Cherry, Executors Estate John.....	Galt.....	40
Cherry, Mrs. Margaret C.....	".....	9
Cherry, William.....	Preston.....	50
Chester, Geo. T.....	Pasadena, Cal.....	40
Chicago Investors Corporation.....	Chicago, Ill.....	50
Chiswell J. P.....	Stratford.....	23
Christie, Fred. W.....	Toronto.....	1
Christie, Leslie G.....	".....	5
Christopher, Executrices Estate A. N....	Ingersoll.....	38
Christopher, Mrs. Matilda.....	Oakland, Cal.....	43
Clark, Chas. W. L.....	Toronto.....	10
Clark, Frank L.....	Clayton, N.Y.....	3
Clark, Mrs. Isabella.....	Alma.....	7
Clark, R. S.....	Toronto.....	50
Clarke, Mrs. Jane D. F.....	Fort Norman, N.W.T....	9
Clarke, R. J.....	Colborne.....	5
Clarkson, Miss Nina M.....	Toronto.....	2
Claruth Incorporated.....	New York, N.Y.....	50
Claus, Charles A.....	Ridgeway.....	3
Claus, Daniel W.....	".....	20
Claus, Frank L., and Helene E. Claus, or the Survivor.....	".....	2
Claus, Henry W.....	".....	6
Clayton, Mrs. Fannie G., and Mrs. Bessie C. Forster, or the Survivor..	St. Catharines.....	20
Clee, Thos. H.....	Toronto.....	12
Cleveland, Milo L.....	Brockport, N.Y.....	10
Clews, Arthur L.....	Rhyl, Wales.....	1
Clifford, Miss Helen E.....	Ancaster.....	20
Clogg, Mrs. Isabella E.....	St. Catharines.....	9
Cochrane, Thos. L.....	Toronto.....	3
Cockshutt, Edmund L.....	Brantford.....	30
Cockshutt, Frank.....	".....	74
Cody, Mrs. Florence L.....	Toronto.....	7
Cody, Rev. H. J.....	".....	63
Coe, Mrs. Luella M.....	Ridgeway.....	2
Cohen, Mrs. Emma.....	New York, N.Y.....	12
Cohen, Leo.....	".....	5
Cohn, Sol.....	".....	5
Coleman, Mrs. Maud M., in trust.....	Toronto.....	10
Coleman, Mrs. Victoria.....	St. Thomas.....	3
Collard, Mrs. Effie W.....	Ridgeway.....	20
Collins, Mrs. Addie Z.....	Thorold.....	5
Collver, Mrs. Nessie.....	Toronto.....	1
Collyer, John L.....	Buffalo, N.Y.....	5
Commerce Guardian Trust and Savings Bank, The.....	Toledo, Ohio.....	100
Confederation Life Association.....	Toronto.....	521
Conning, Wm.....	Cornwall, N.Y.....	4
Continental Life Ins. Co., The.....	Toronto.....	250
Cook, Geo. E.....	".....	120
Cook, Geo. T.....	Welland.....	20

Imperial Bank of Canada

Cook, Trustees Estate John L.....	Toronto.....	300
Cook, Mrs. Laura.....	Niagara Falls, South...	3
Cook, Wm. A. M.....	Toronto.....	1
Cooke, Mrs. Elizabeth.....	Uxbridge.....	11
Cooper, Mrs. Laura D.....	Beamsville.....	4
Cooper, Mrs. Mary G., in trust.....	Balderson.....	1
Cooper, Robt. L.....	Detroit, Mich.....	17
Copeland, Chas. E.....	Elmvale.....	20
Copeland, Chas. L.....	".....	2
Copeland, Mrs. M. A.....	".....	7
Copland, Executrices Estate Mrs. Madge	Toronto.....	2
Coppley, Geo. C.....	Hamilton.....	10
Coppley, George C., in trust.....	".....	35
Coppley, Miss Lottie.....	".....	14
Couch, John A., M.D.....	Toronto.....	80
Coulson, D.....	".....	50
Coulthard, Mrs. Eva E.....	Peterborough.....	29
Coulthard, Mrs. Mariam A.....	".....	40
Coulthard, R. A.....	Whitby.....	18
Court Bertie, No. 478, C.O.O.F.....	Ridgeway.....	4
Courtney, Reginald M.....	Ottawa.....	20
Couse, H. E.....	Fergus.....	12
Couse, Miss Louise W.....	Asbury Park, N.J.....	5
Cowan, Miss Edith S.....	Toronto.....	6
Cowan, Walter B., in trust.....	".....	10
Coxwell, Mrs. Bridget Helen.....	".....	5
Crane, George A.....	La Salle, N.Y.....	10
Crane, Philip A.....	Chicago, Ill.....	10
Crane, Wm. B.....	Kingston, Pa.....	25
Cranston, Mrs. Edith.....	Tottenham.....	4
Cranston, Revd. Richard A.....	Welland.....	10
Craven, Mrs. Hazel E.....	Hamilton.....	1
Crawford, Mrs. Alice E.....	New Haven, Conn.....	5
Crawford, Frank M.....	".....	5
Crawford, Miss Geraldine F.....	St. Catharines.....	15
Crawford, Miss Lillian E. A.....	Toronto.....	50
Crawford, Mrs. Mary E.....	London, Eng.....	5
Crawford, Miss Sara J.....	St. Mary's.....	10
Crawford, Thomas.....	Toronto.....	10
Crewe, Percy S., and Margaret G. Crewe	Clarendon, Va.....	12
Crocker, Miss Adelaide B.....	Toronto.....	1
Crocker, Mrs. V. Adelaide, guardian of		
Jas. W. Crocker.....	".....	1
Crocker, Exors. Estate William.....	".....	45
Crookshanks, Mrs. Eliza S. M.....	Peterborough.....	3
Crosthwaite, Harvey F.....	Hamilton.....	3
Crosthwaite, Miss Olive.....	".....	1
Crosthwaite, Miss Vangie M.....	".....	1
Crow, Miss Mary.....	Scarboro Junction.....	1
Crowther, Wm. C.....	Toronto.....	200
Crysler, Mrs. Catherine.....	St. Davids.....	3
Cullis, Miss Emma R.....	Cameron.....	3
Culver, Miss Grace M.....	Hartford, Conn.....	4
Currie, W. M.....	Hamilton.....	43
Currier, Mrs. Caroline J.....	Toronto.....	25
Curtis, Mrs. Dora F.....	St. Thomas.....	4

Imperial Bank of Canada

Curtis, James D.....	St. Thomas.....	10
Cushing, Mrs. Bessie M.....	St. Albans, Vt.....	2
Cushing, Stephen S.....	".....	10
Custer, Mrs. Edith B.....	Pottstown, Pa.....	2
Cuthbert, Mrs. Estella.....	Evanston, Ill.....	17
Da Costa & Co'y.....	Toronto.....	1
Dailey, Miss Margaret I.....	New York, N.Y.....	5
Dalton, Charles C.....	Toronto.....	50
Dalton, Exors. Estate Mrs. Emeline M.	".....	16
Dalton, Miss Florence E.....	".....	8
Dalton, Mrs. Ophelia H.....	".....	22
Danahey, Mrs. Helen J.....	Willimantic, Conn.....	1
Danley, Mrs. Henrietta.....	St. Catharines.....	3
Danter, Miss Alice H.....	Toronto.....	7
Darch, Alfred.....	".....	5
Darling, Mrs. Lucy J.....	Stony Brook, N.Y.....	10
Darlington, Miss Grace.....	Toronto.....	20
Darlington, Josiah.....	Todmorden.....	16
Darlington, Robt. J.....	Toronto.....	80
Davidson, Mrs. Florence I.....	St. Catharines.....	5
Davidson, James.....	Hamilton.....	5
Davies, Miss Fidelia.....	Toronto.....	5
Davies, Mrs. Harriet L.....	".....	11
Davies, Thos. E.....	Port Colborne.....	8
Davis, Mrs. Florence P.....	Aylmer.....	3
Davis, Frank G.....	".....	10
Dean, Mrs. Minnie.....	Detroit, Mich.....	2
Dearden, Thos.....	St. Thomas.....	25
Delage, Wilfred J.....	Waterbury, Conn.....	1
Dempster, Samuel.....	Pittsburgh, Pa.....	25
Denison, Homer R.....	New Haven, Conn.....	3
Dennee, Mrs. Edith H.....	Flint, Mich.....	18
Dennistoun, Miss Elizabeth O.....	Perth.....	49
Derry, Mrs. Margaret G.....	Edinburgh, Scotland.....	391
Deterling, Mrs. Estella M.....	Port Colborne.....	7
Dewey, Jeremiah.....	Detroit, Mich.....	10
Dickinson, Eveline.....	New York, N.Y.....	5
Dickinson, Stephen C.....	Halsetown, St. Ives, Eng.....	2
Dickson, Miss Margaret V.....	Preston.....	3
Dils, Jas. K., and Alberta Dils or the Survivor.....	Welland.....	25
Dimock, J. Wesley.....	Windsor, N.S.....	3
Dingman, Mrs. Helen R.....	London.....	1
Disher, Miss Clara.....	Ridgeway.....	3
Disher, Miss Clara, and Miss Margaret A. Disher or the Survivor.....	".....	16
Disher, Mrs. Florence E.....	".....	11
Disher, Merritt V.....	".....	71
Disher, W. B.....	".....	230
Dixon, Exors. Estate B. Homer.....	Toronto.....	186
Dixon, Frank I.....	".....	10
Dixon, Mrs. Mary L.....	St. Catharines.....	6
Dixon, Estate of Wm.....	Toronto.....	15
Dobbie, George A., in trust.....	Galt.....	5
Dobbie, John.....	Niagara Falls.....	2

Imperial Bank of Canada

Dobbie, J. H., Executor Estate Robt. Spence.....	Kitchener.....	2
Dodgson, Harold.....	North Bay.....	2
Domestic and Foreign Missionary Society of the Protestant Episcopal Church in the U.S.A.....	New York, N.Y.....	15
Dominion and Anglo Investment Corporation, Limited.....	Toronto.....	100
Dominion Fire Insurance Co.....	".....	25
Dominion Life Assurance Co., The.....	Waterloo.....	90
Donald, James P.....	Lindsay.....	10
Doran, Wm. L.....	Niagara Falls.....	50
Doubt, Henry.....	Oshawa.....	15
Douglas, D. H., in trust for Margaret R. Douglas and Mary E. Douglas....	Chatham.....	27
Douglas, William.....	Fort Erie.....	50
Douglas, Wm. M.....	Toronto.....	100
Dow, Henry.....	Hamilton.....	25
Dowling, Mrs. Elizabeth.....	Ottawa.....	10
Downey, Thomas.....	Chippewa.....	5
Downing, J. Daniel.....	North Bay.....	12
Drayton, Nigel R.....	Gores Landing.....	10
Drummond, Miss Winnifred E.....	Paris Station.....	3
Drynan, Miss Louise E.....	Liverpool, Eng.....	56
Drynau, Miss Margaret J.....	".....	60
Duckworth, Jerome.....	Victoria Harbour.....	100
Duggan, Chas. E.....	St. Davids.....	10
Dunbar, Miss Irene.....	Dunbarton.....	4
Dunbar, W. T.....	".....	30
Duncan, Mrs. Agnes.....	Galt.....	5
Duncanson, White & Co.....	Toronto.....	50
Dunlop, Guy A.....	Richmond, Va.....	20
Dunn, Jas. F.....	Ridgeway.....	4
Dunnigan, F. J.....	Toronto.....	40
Dwyer, Miss Anna B.....	St. Catharines.....	9
Dwyer, Mrs. Annie M.....	".....	14
Dwyer, Mrs. Florence.....	Toronto.....	50
Dwyer, Leslie R.....	St. Catharines.....	9
Eastern Trust Co., Guardians of Estate of Children A. L. Gue.....	Halifax, N.S.....	2
Eastern Trust Co., Trustees for F. Lucie Kennaway.....	".....	5
Eastern Trust Co., Surv'g. Trustee for Mrs. M. C. Primrose.....	".....	12
Eastern Trust Co., in trust for St. Andrew's Presbyterian Church, Wolfville, under will of R. Pratt.....	".....	5
Eastern Trust Co., Trustees Estate S. S. B. Smith.....	".....	12
Eastern Trust Co. and Hy. A. Kaulbach, Trustees of will of Rev. J. A. Kaulbach.....	".....	36
Easton, Miss Ethel.....	Galt.....	1
Eastwick, James.....	Iffley, Eng.....	5
Eaton, Mrs. Annie E.....	Owen Sound.....	50

Imperial Bank of Canada

Eaton Life Assce. Co'y., The T.....	Toronto.....	25
Eberts, Mrs. Edith D.....	".....	177
Eberts, Mrs. Mabel E.....	Ontario, Cal.....	6
Eby, George.....	Preston.....	20
Echlin, Mrs. Elmetta M.....	Hamilton.....	3
Ecker, Mrs. Annie.....	Brooklyn, N.Y.....	1
Economic Investment Trust Limited...	Toronto.....	80
Edgar, Clark D.....	New London, Conn.....	10
Edgar, Mrs. Ruby T.....	Toronto.....	10
Edmond, Miss Margaret H. A.....	Croydon, Eng.....	5
Edmonds, Mrs. Sara B.....	Philadelphia, Pa.....	10
Egan, Mrs. Anna P.....	Toronto.....	6
Eggleton, Roland.....	Aylmer.....	5
Eisen, Carl.....	Montclair, N.J.....	10
Eliot, John H.....	Dublin, Ireland.....	11
Elliot, Miss Cynthia J.....	Toronto.....	35
Elliot, Miss Kate A., and Miss Annie K. Elliot.....	London.....	17
Elliot, Executrices Estate Judge Wm....	".....	117
Elliott, E. H.....	Bolton.....	10
Ellis, H. T. W., K.C.....	Windsor.....	34
Ellis, Mrs. Mary E.....	Toronto.....	50
Ellison, Exor. Estate Mrs. Hannah A...	St. Thomas.....	7
Ellison, Ralph.....	Lansing, Mich.....	1
Ellsworth, H. V.....	Ottawa.....	17
Ellsworth, Mrs. Mae C.....	Buffalo, N.Y.....	11
Ellsworth, Mrs. Mary G.....	Ridgeway.....	1
Ellsworth, Miss Reba N.....	".....	3
Elsley, David W.....	Stoney Creek.....	10
Ely, Miss Edith E.....	Fergus.....	5
Empey, Geo. W.....	Ostrander.....	5
Empire Trust Co., Trustee under agree- ment and Declaration of Trust of United States Shares Corp., dated Sept. 16th, 1927. Series D.....	New York, N.Y.....	66
Equi, W. J.....	Toronto.....	78
Erskine, Miss Annie M.....	Peterborough.....	10
Erwin, Henry P.....	Washington, D.C.....	2
Esch, Geo. H., and Belle A. Esch or the Survivor.....	Sault Ste Marie.....	8
Eskind, Alex.....	Nashville, Tenn.....	5
Eskind, Mrs. Florence B.....	".....	10
Etherington, Mrs. Dorothy M.....	New York, N.Y.....	50
Evans, Miss Edyna R.....	Hamilton.....	2
Evans, Mrs. Emily E.....	Toronto.....	42
Evans, George E.....	".....	35
Evans, Henry W.....	".....	50
Evans, Miss L. Evelyn.....	Bournemouth, Eng.....	7
Evans, Mrs. Mary E.....	Toronto.....	20
Evans, Mrs. May M.....	West Toronto.....	2
Evans, W. J.....	Toronto.....	14
Evely, Martin L.....	Pontiac, Mich.....	5
Evely, Mrs. Mary E.....	".....	8
Everett, Mrs. Isabel.....	Stevensville.....	4
Faber, Lothar W.....	Brooklyn, N. Y.....	50

Imperial Bank of Canada

Fairfield Trust Co'y., The.....	Fairfield, Conn.....	10
Farlinger, A. C.....	New Liskeard.....	2
Farmer, Mrs. Ada M.....	St. Catharines.....	12
Farmer, Mrs. Mary H.....	Fergus.....	60
Farncomb, Miss Dora M.....	Toronto.....	2
Farncomb, Miss Dorothea.....	".....	18
Farncomb, Miss Dorothy.....	Hamilton.....	4
Farncomb, Rev. Frederick E.....	Toronto.....	25
Farncomb, Miss Marjorie C.....	".....	3
Farncomb, Thos. S., M.D.....	Trenton.....	13
Farrell, Miss Dorothy S.....	Berwick, N.S.....	30
Farrell, Miss Teresa.....	London, Eng.....	465
Farthing, John M.....	Aylmer.....	75
Federal Trust Co'y.....	Newark, N.J.....	50
Feller, Meyer.....	New Brunswick, N.J.....	10
Fender, Mrs. Cora E.....	Burlington.....	36
Fender, Jacob D., or Georgia F. Dunne and Survivor.....	".....	15
Fennell, Mrs. Margaret A.....	Grand Valley.....	10
Fergus, The Reeve and Treasurer of the Village of, in trust.....	Fergus.....	3
Ferguson, Thos. R.....	Uxbridge.....	5
Fergusson & Co'y., G. Tower.....	Toronto.....	5
Ferrie, A. E.....	".....	10
Ferrie, A. E., and Maud Ferrie, Exors. Estate C. Ferrie.....	Hamilton.....	25
Ferrie, Mrs. Maud.....	".....	28
Feuer, Joseph.....	New York, N.Y.....	10
Field, Henry M.....	London, Eng.....	16
Field, John T.....	Cobourg.....	7
Field, Thomas T.....	Wingham.....	15
Field, Walter S.....	Niagara Falls.....	5
Fillingham, Joseph P.....	Lansing, Mich.....	30
Finch, Wm. H.....	Hamilton.....	10
Finebaum, David B.....	New York, N.Y.....	10
Finkle, Miss Ethel M.....	Woodstock.....	10
Finlay, James.....	Shelburne.....	2
Finn, Mrs. Mary.....	Halifax, N.S.....	25
Fire Reassurance Co. of N.Y., The....	Hartford, Conn.....	50
Firstbrooke, Mrs. Mary A.....	Toronto.....	50
First Reinsurance Co'y of Hartford, The.....	Hartford, Conn.....	100
First Trust Bank Inc.....	Wilmington, Del.....	26
First Trust and Savings Bank, Trustee under agreement with Jas. Norris, dated Aug. 28th, 1924. No. 3922..	Chicago, Ill.....	184
First Trust and Savings Bank, Trustee under agreement with Jas. Norris, dated June 2nd, 1919. No. 1895..	".....	168
Fisher, A. B., and W. J. Hastie, in trust..	Toronto.....	60
Fisken, J. Kerr, in trust.....	".....	28
Fisken, J. K., and W. R. Wadsworth, Trustees.....	".....	7
Fitton, Minnie, and H. W. Fitton, Trustees.....	Brantford.....	20
Fitton, H. W., in trust.....	".....	8

Imperial Bank of Canada

Fleming, Miss Elizabeth S.	Galt.	10
Fleming, Mrs. Helen G.	Toronto.	10
Fleming, M. P.	"	35
Fleury, Estate J.	Aurora.	10
Fleury, Wm. E.	Toronto.	52
Fleury's Sons, J.	Aurora.	75
Flint, Miss Ida A.	Toronto.	2
Flynn, Miss Kate.	Niagara-on-the-Lake.	3
Forgie, Mrs. Isabel K.	Pembroke.	5
Forgie, J. G.	"	20
Forgie, J. G., in trust.	"	50
Forster, Mrs. Bessie C.	St. Catharines.	20
Forster, Mrs. Jean Clark.	Toronto.	1
Forster, J. W. L.	"	24
Fortner, Mrs. Marinda.	Ridgeway.	6
Foss, Miss May C.	St. Thomas.	42
Foster, Miss Elma A.	Orono.	8
Foster, G. C., and C. L. Foster, in trust.	Toronto.	2
Foster, Hubert B.	Bowmanville.	5
Fowlds, Miss Grace I.	Hastings.	3
Fowlds, Exors. Estate Henry M.	"	23
Fowlds, Miss Louise V.	"	4
Fowlds, Walter M.	"	4
Foy, Miss Emily M.	Toronto.	35
Foy, Frank C.	"	35
Foy, John V.	"	35
Foy, Miss Katherine M.	"	35
Fraker, Mrs. Louise D.	Duluth, Minn.	10
Francis, Exors. Estate Wellington.	Toronto.	50
Frank, Mrs. Lillian B.	St. Thomas.	80
Fraser, Walter S.	New York, N.Y.	5
Freer, Mrs. Alice M.	Oakville.	6
French, Mrs. Margaret J.	Toronto.	12
Fretz, Miss Mary A., and Mrs. Helena Sherk or Survivor.	Stevensville.	2
Freundlich, Morris.	New York, N.Y.	20
Fried, Samuel L.	Brooklyn, N.Y.	10
Friel, Mrs. Hannah B.	Chicago, Ill.	8
Fuller, Miss Alice M.	Toronto.	26
Fuller, Miss Amy L.	"	6
Fuller, Mrs. Emma L.	"	50
Fuller, Exors. Estate Miss Mary E.	Hamilton.	18
Gage, Cameron.	Bartonville.	63
Gage, Mrs. Charlotte D.	Toronto.	5
Gage, F. H.	"	19
Gage, Lady Ina B.	"	40
Gage, Exors. Estate Sir W. J.	"	158
Gale, Mrs. Helen M.	Burlington, Vt.	5
Galoska, Mrs. Mabel B.	New Liskeard.	5
Galvin, Leroy S.	Lima, Ohio.	5
Gamble, Administratrix Estate Mrs. Anna.	Toronto.	6
Gammon, Amos.	Cottam.	7
Ganz, Philip.	New York, N.Y.	3
Gardiner, Geo. M.	Toronto.	5

Imperial Bank of Canada

Garner, Mrs. Caroline.....	St. Catharines.....	17
Garner, Miss Clara M.....	".....	1
Gates, Miss Clara A.....	Hamilton.....	6
Gates, Mrs. Georgina K.....	London.....	2
Gaveller, Mrs. Ethel M.....	Toronto.....	5
Geary, G. Reginald, K.C.....	".....	20
Geddes, Mrs. Helen.....	Wingham.....	2
Geggie, Mrs. Isabella M.....	Ottawa.....	28
General Accident Assurance Co. of Canada.....	Toronto.....	116
George, Alfred W.....	Port Hope.....	19
George, Alfred W., in trust.....	".....	5
George, Mrs. Helen E.....	Toronto.....	25
Gerrie, Mrs. Carrie E.....	Chicago, Ill.....	14
Giblin, Mrs. Mary R.....	Hamilton.....	19
Gibson, Mrs. Agnes E.....	Belleville.....	48
Gibson, Miss Madge.....	Kitchener.....	25
Gifford, Mrs. Mary A.....	Toronto.....	8
Gilbert, Exor. Estate Gertrude E. B.....	St. Thomas.....	7
Gilbert, Miss Kathleen M. I.....	Toronto.....	23
Giles, Mrs. Fannie.....	".....	10
Gill, Jacob C.....	Victoria Harbour.....	50
Gillbard, Edward B.....	East Orange, N.J.....	35
Gillbard, John W.....	Toronto.....	26
Gillespie, Walter E.....	".....	20
Gillies, Mrs. Isabel R.....	Burlington.....	35
Gillies, James B.....	".....	25
Gilmer, Arthur.....	Waterdown.....	10
Gilmour, Executrix Estate Jos. E.....	North Bay.....	25
Givens, Miss May.....	Boston, Mass.....	25
Glassco, A. W.....	Hamilton.....	3
Glassco, Mrs. E. Marion.....	".....	38
Glassco, Ernest S.....	Oakville.....	15
Glatfelter, W. E.....	Harrisburg, Pa.....	11
Glenney, Miss Theresa L.....	Toronto.....	34
Goggin, Mrs. Maria.....	Port Credit.....	8
Goldie, A. Gibson.....	Galt.....	13
Goldie, A. R.....	".....	15
Goldie, A. R., and J. C. Breckenridge, in trust for Margt. E. Breckenridge...	Toronto.....	5
Goldie, A. R., and J. C. Breckenridge, in trust for R. C. Breckenridge.....	".....	5
Goldie, Mrs. Mary L.....	Vancouver, B.C.....	5
Goldie, Miss Mary McD.....	Galt.....	1
Goldie, Miss Rebecca G.....	".....	28
Goldthorpe, John.....	Brooklyn, N.Y.....	20
Gomer, Mrs. Margaret C., or Alice C. Gomer and the Survivor.....	Oakland, Cal.....	20
Gooch, Exor. Estate R. N.....	Toronto.....	29
Good, Robt. C.....	East Mauch Chunk, Pa.....	5
Goodall, Robt.....	Woodbridge.....	7
Gooderham, Hy. F., and The Union Trust Co., Limited, Trustees H. M. Casselman settlement.....	Toronto.....	15
Gooderham, Hy. F., and The Union Trust Co., Limited, Trustees Estate C. H. Gooderham.....	".....	2

Imperial Bank of Canada

Gooderham, Hy. F., and The Union Trust Co., Limited, Trustees Grace A. Gooderham settlement.....	Toronto.....	15
Gooderham, Hy. F., and The Union Trust Co., Limited, Trustees D. B. McCormick settlement.....	"	15
Gooderham, Hy. F., and The Union Trust Co., Limited, Trustees M. M. Ramsay settlement.....	"	15
Gooderham, Hy. F., and The Union Trust Co., Limited, Trustees M. V. Stewart settlement.....	"	15
Gooderham, Exors. Estate Henry.....	"	70
Gooderham, Mrs. Margaret.....	"	45
Gordon, Mrs. Janet P.....	"	22
Gordon, Miss Jean P.....	"	10
Gordon, Mrs. Jennie A.....	St. Catharines.....	5
Gordon, Mrs. Winifred M.....	Toronto.....	17
Gordon, Mackay & Co., Ltd.....	"	155
Gould, Executrix Estate Alma M.....	Uxbridge.....	7
Gould, Miss Minnie.....	"	6
Goulding, Mrs. Dorothy M.....	Toronto.....	17
Gourlie, Herbert W.....	"	28
Gow, Alexander.....	Windsor.....	3
Gow, Mrs. Harriet.....	Hamilton.....	12
Gow, Miss Janet S.....	Toronto.....	3
Gow, Miss Margaret C.....	"	3
Graesser, Fred. A.....	Ridgeway.....	3
Graff, Mrs. Edith C.....	New York, N.Y.....	25
Graham, Miss Christina A.....	Biggar, Scotland.....	7
Graham, Mrs. Clara M.....	Port Hope.....	35
Graham, Harold S.....	"	11
Graham, John.....	Bolton.....	2
Graham, Wm. A.....	Ottawa.....	5
Grandy, Miss Beatrice M.....	Port Hope.....	5
Grant, Mrs. Josephine S.....	"	7
Grant, Mrs. Laura McN.....	Halifax, N.S.....	28
Grant, Mrs. Lettie C.....	Clayton, N.Y.....	15
Grant, Miss Margaret.....	Toronto.....	1
Grasett, Fred. LeM., M.D.....	"	40
Grasett, H. J.....	"	10
Grasett, Mrs. Jane S.....	"	10
Graton, Claude D.....	Newark, N.J.....	4
Graydon, Miss Grace M.....	St. Catharines.....	3
Greacen, Mrs. Margaret.....	Toronto.....	18
Green, Arthur E.....	St. George.....	5
Green, Mrs. Martha J.....	Orangeville.....	3
Greenhill, Miss Susan I.....	Hamilton.....	108
Greenwood, Harry.....	Cornwall, N.Y.....	24
Greenwood, W. A.....	Bolton.....	10
Greay, Mrs. Mary E.....	Toronto.....	1
Greig, Edward R.....	"	10
Greig, Miss Margaret R.....	"	8
Griffin, Mrs. Belle G.....	St. Thomas.....	41
Griffin, Mrs. Edith M.....	Hamilton.....	12
Griffin, F. M.....	St. Thomas.....	60

Imperial Bank of Canada

Griffith, Mrs. Alice M.....	Hamilton.....	5
Griner, Chas. J.....	Toronto.....	10
Gripton, Charles M.....	Niagara-on-the-Lake...	31
Grist, Miss Amelia C.....	Ottawa.....	36
Grist, Miss Mary L.....	".....	36
Griswold, Mrs. Elizabeth.....	Bridgeport, Conn.....	10
Groben, Elmer P.....	Buffalo, N.Y.....	10
Guess, Harry A.....	New York, N.Y.....	7
Gundy, Exors. Estate W. P.....	Toronto.....	14
Haffey, Miss Alice.....	Woodstock.....	1
Hagarty, Mrs. Florence A. G.....	Toronto.....	2
Hahasey, Miss Margaret.....	".....	5
Haines, Geo. H.....	Wilkes-Barre, Pa.....	10
Hale, Miss Frances A.....	Colemans Hatch, Eng...	171
Hales, Mrs. Marion.....	Toronto.....	10
Hall, Miss Florence.....	Windsor.....	12
Hall, Mrs. Ida.....	Woodstock.....	55
Hall, Mrs. Margaret F.....	Guelph.....	20
Hall, Mrs. Maud A. L.....	Sunderland.....	15
Hall, Miss Wilma J.....	".....	2
Halperin, Elias.....	New York, N.Y.....	2
Hamburger, Ludwig.....	".....	10
Hamilton, C. S., and E. B. Stockdale, Trustees.....	Toronto.....	10
Hamilton, Mrs. Jessie.....	London, Eng.....	10
Hamilton, Rev. J. B.....	Dundas.....	35
Hamilton, Joshua S.....	Brantford.....	100
Hamilton, Lauchlan A.....	Lorne Park.....	14
Hamilton, Mrs. Mary.....	Welland.....	5
Hamilton, W. A.....	Fergus.....	60
Hamlin, Reuben W.....	Glendora, Cal.....	42
Hamly, Cyril T.....	Toronto.....	2
Hamly, Jos. W.....	".....	5
Hanan, John H.....	New York, N.Y.....	10
Hance, Willard.....	Freeport, Ill.....	20
Hanna, Mrs. Maud.....	Sarnia.....	10
Harcourt, Ernest N.....	Toronto.....	5
Harcourt & Co., R. M.....	".....	1
Hardie, Mrs. Maria G.....	Greenock, Scotland...	37
Harding, Victor J.....	Toronto.....	1
Hardison, Geo. M.....	Salt Lake City, Utah...	21
Harkness, Mrs. Mary L.....	Timmins.....	12
Harris, Miss Constance M. D.....	Ottawa.....	5
Harris, Edward A.....	Harrow.....	2
Harris, Edward W.....	New York, N.Y.....	10
Harris, Goodwin R.....	Toronto.....	44
Harris, Mrs. Jessie M.....	Ottawa.....	18
Harris, Thomas A.....	Lucknow.....	2
Harrison, Chas.....	Dover Centre.....	15
Harrison, Frank A.....	Toronto.....	35
Harwitz, Harry.....	Baltimore, Md.....	5
Haslitt, Robt.....	Toronto.....	5
Hatch, Mrs. Ida V.....	Albany, N.Y.....	30
Hatch, Nathan.....	".....	30

Imperial Bank of Canada

Hattie, R. M., and Hector McInnis, Trustees for Daisy G. Hattie.....	Halifax, N.S.....	10
Hattie, R. M., and Hector McInnis, Trustees for Louise B. Gue.....	".....	10
Hattie, R. M., and Hector McInnis, Trustees for Estate T. R. Gue.....	".....	4
Haun, Mrs. Susie M.....	Welland.....	15
Hawley, Miss Mary G.....	Belleville.....	22
Hay, Exors. Estate Edward.....	Toronto.....	50
Hayes, Miss E. Belle.....	Clayton, N.Y.....	5
Hayes, Mrs. Ida E.....	Grosse Point, Mich.....	5
Haynes, Mrs. Catharine G.....	St. Catharines.....	1
Hazle, Harry R.....	Toronto.....	8
Healey, Mrs. Elizabeth M., or Irene L. Healey and Survivor.....	Humber Bay.....	2
Heath, Mrs. Mary T.....	Toronto.....	35
Heintzman, Armand N.....	".....	46
Heintzman, George C.....	".....	424
Heintzman, Estate Herman.....	".....	114
Heisey, Ralph B.....	Palmyra, Pa.....	2
Helmer, Charles E. T.....	Union.....	2
Hencken, Hancke.....	New York, N.Y.....	10
Henderson, Miss A. Mabel.....	Toronto.....	5
Henderson, Mrs. Elizabeth M.....	Collingwood.....	8
Henderson, Mrs. Joan A.....	Toronto.....	10
Henderson, Executrix Estate Joseph....	".....	14
Henderson, Miss Mary L.....	".....	9
Henderson, Misses Mary L. and Eliz. J., and the Survivor.....	".....	9
Henderson & Small, in trust.....	".....	2
Henderson, Small & Carrick, in trust for C. W. A. Baldwin.....	".....	5
Hendrie, W. Ian S.....	Hamilton.....	13
Heron, Miss Sarah E.....	Toronto.....	12
Hethrington, E. A.....	".....	80
Heward, Geo. C.....	".....	43
Hibbard, Mrs. Delilah.....	Buffalo, N.Y.....	19
Highet, Miss Mary E.....	Cobourg.....	12
Hill, A. S. D.....	Fergus.....	10
Hill, Lewis F.....	Halifax, N.S.....	43
Hindson, Miss Mary H.....	Tillsonburg.....	3
Hinkley, Mrs. Margaret G.....	Brooklyn, N.Y.....	35
Hirsh, Mrs. Christine M.....	Bridgeport, Conn.....	10
Hobbs, Chas. B.....	New York, N.Y.....	25
Hobbs, John W.....	Toronto.....	119
Hobson, Miss Fannie C.....	St. Thomas.....	51
Hobson, John C.....	Addy, Wash.....	17
Hodge, Mrs. Agnes.....	London.....	12
Hodge, Mrs. Mary Wight.....	Toronto.....	75
Hodgins, Mrs. Blanche.....	".....	3
Hodgins, Justice F. E.....	".....	10
Hodgins, Justice F. E., Trustee for Dorothy Hodgins.....	".....	8
Hodgins, Justice F. E., Trustee for Estelle Hodgins.....	".....	1

Imperial Bank of Canada

Hodgins, Justice F. E., Trustee for		
Lucile Hodgins	Toronto	9
Hoffman, Mrs. Nellie S.	Newburgh, N.Y.	20
Hofheimer, Mrs. Tessie W.	Philadelphia, Pa.	10
Hogan, M. J.	Port Colborne	420
Holland, Charles	London, Eng.	58
Hollingsworth, F. E.	Sault Ste. Marie	20
Holmes, Alfred B.	New York, N.Y.	10
Holmes, A. C., in trust for B. W. Saunders Estate	Galt	18
Holmes, Allan C., in trust for Mrs. Emily Slaight	"	10
Holmes, Mrs. Lillian M.	"	200
Holmes, Mrs. Victoria E. P.	St. Catharines	6
Holston, Lewis P.	Ithaca, N.Y.	10
Holt, Maynard F.	New York, N.Y.	25
Honsberger, Joshua	Dunnville	2
Hoodless, Wm. H.	Philadelphia, Pa.	100
Hooper, Mrs. Catherine M.	Trenton, N.J.	3
Hooper, Rev. J. Hugh	Hudson Falls, N.Y.	3
Hopkins, Miss Helen M.	Port Colborne	5
Hopkins, L. E. J.	"	37
Hopper, William H.	Cobourg	6
Horne, John	Toronto	15
Horner, A. N.	"	5
Horner, Mrs. Minnie	"	5
Hoskin, Miss Mary	"	50
Hoskins, Miss Margaret	"	17
Houghton, Miss Mary	St. Catharines	11
House, Mrs. Emma B.	St. Thomas	10
Houston, H. C.	Toronto	17
Houston, Mrs. Ida L.	"	16
Howard, Mrs. Emily Maclean	"	7
Howe, Alex. C.	Brooklyn, N.Y.	50
Howe, Mrs. Alice M. W.	Port Arthur	50
Howell, Miss A. Gertrude	Hamilton	12
Howland, Miss Cicely A.	London, Eng.	8
Howland, Miss Elizabeth R.	Toronto	8
Howland, Mrs. Emma M.	"	21
Howland, George W.	"	190
Howland, Sons & Co., Ltd., H. S.	"	590
Howland, Mrs. Katharine	"	30
Howland, Peleg	"	247
Howland, W.	Kleinburg	20
Hubby, Lester M.	New York, N.Y.	10
Hudson, Mrs. Lela G.	Hamilton	2
Hudson, Mrs. Margaret J.	St. Catharines	20
Hudson, William S.	Preston	15
Hueston, Henry M.	Sarnia	35
Hughes, Miss A. Camilla	Ottawa	75
Hugli, Mrs. Victoria	Sault Ste Marie	3
Hungerford, Jas. M.	Clayton, N.Y.	10
Hunter, Miss Mary A.	Orono	8
Hurley, John A.	New York, N.Y.	50
Hurley & Co.	"	67
Hussey, Edward E.	Sanford, Me.	25

Imperial Bank of Canada

Hussey, Miss Frances V.....	Espanola.....	2
Hussey, Harry.....	Peking, China.....	100
Hutcheson, Mrs. Blanche E.....	Port Perry.....	14
Hutcheson, Exors. Estate Florence S....	".....	26
Hutcheson, V. H. E.....	Toronto.....	70
Huth, Cornelius.....	New York, N.Y.....	15
Hutson, J. T. & H.....	Toronto.....	25
Hutton, Miss Ruth M.....	".....	3
Ibbetson, Mrs. Mabel.....	Hamilton.....	5
Imperial Life Assce. Co. of Canada....	Toronto.....	300
Imperial Trading Corporation.....	New York, N.Y.....	881
Incorporated Synod of the Diocese of Huron.....	London.....	23
Ingersoll, J. H.....	St. Catharines.....	15
Ingersoll, J. H., Exor. Estate Louisa L. Neelon.....	".....	5
Ingersoll, J. H., Trustee for Catharine R. Gordon and Helen D. P. Gordon	".....	28
Ingersoll, J. H., Surviving Trustee for Mary B. Merritt.....	".....	19
Ingersoll, J. H., and E. F. Dwyer, Trustees for Bertha W. Merritt and her children.....	".....	16
Inglis, Miss Nancy.....	Aylmer.....	2
Ingram, Alfred O.....	New York, N.Y.....	100
Ingram, Robt.....	Sutton West.....	15
Inman, Mrs. Margaret.....	Toronto.....	1
Innes, Charles E.....	Simcoe.....	42
Innes, Mrs. E. Leila.....	".....	7
Innes, Hugh P.....	".....	13
Innes, Mrs. Mabel M.....	".....	7
Innes, Mrs. Mary A.....	Hamilton.....	10
Innes, Robt. L.....	".....	15
Innes, William L.....	Simcoe.....	34
Investment Group Corp'n.....	Los Angeles, Cal.....	10
Investment Shares Co.....	Cambridge, Md.....	1
Inwood, F. G.....	Toronto.....	30
Irwin, Exors. and Trustees Estate Isabel, under will dated Oct. 7th, 1916, and codicils.....	Ottawa.....	9
Irwin, Wm. G.....	Ligonier, Pa.....	10
Isaacs, Albert G.....	Wilkes-Barre, Pa.....	5
Jackson, Charles M.....	Medina, N.Y.....	14
Jackson, Miss Elizabeth.....	Fergus.....	10
Jackson, John.....	Woodstock.....	9
Jackson, Mrs. Martha M.....	Ridgeway.....	10
Jackson, Mrs. Mary E.....	Niagara Falls.....	13
Jackson, Miss Pearl I.....	Woodstock.....	5
Jackson, Mrs. T. Griffin.....	St. Thomas.....	151
Jackson, Walter.....	Niagara Falls.....	8
Jacobi, Mrs. Mary W.....	Toronto.....	10
Jacobi, Philip.....	".....	115
Jacobi Shoe & Gaiter Co'y., Ltd.....	".....	60
Jacobs, Louis.....	New York, N.Y.....	10

Imperial Bank of Canada

Jacobus, Wm. L.	Wilkes-Barre, Pa.	10
Jacques, Jean	Providence, R.I.	1
Jaffray, Harry T.	Toronto	5
Jaffray, Miss Jennie L.	New York, N.Y.	5
Jaffray, Mrs. Jessie L.	Toronto	16
Jaffray, Miss Julia K.	New York, N.Y.	4
Jaffray, Miss Mabel K.	Toronto	6
James, Uriah A.	Pittston, Pa.	8
Jansen, Mrs. Orpha B.	Stevensville	4
Jansen, Richard P., or Orpha B. Jansen and the Survivor	"	4
Japp, Miss Nora E.	London, Eng.	9
Jeffers, Mrs. Nellie D.	Toronto	20
Jeffers, Thomas C.	"	20
Jefferson, Mrs. Kathleen H.	New York, N.Y.	20
Jellyman, Miss Janet A.	Toronto	2
Jenkinson, Edwin	Wexford	4
Jennings, John	Toronto	10
Jephcott, Exors. Estate Wm.	Port Credit	42
Johnson, Mrs. Adelaide J.	Cooperstown, N.Y.	30
Johnson, Augustus H.	Willimantic, Conn.	20
Johnson, Benjamin P.	Wetherbee, N.Y.	2
Johnson, Mrs. Elsie F.	Sarnia	26
Johnson, Geo. W.	Bath, Me.	10
Johnson, Mrs. Louise H.	St. John's, Nfld.	9
Johnson, Mrs. Margaret A.	Peoria, Ill.	10
Johnson, T. H., J. A. MacInnes, W. A. Hart and C. Bell, Trustees	Halifax, N.S.	1
Johnson, T. H., W. A. Hart, J. A. MacInnes and C. Bell, Trustees Jost W. M. City Mission	"	9
Johnston, Mrs. Agnes B. O.	Edinburgh, Scotland	200
Johnston, Miss Alice L.	Riverside, Cal.	5
Johnston, Exors. Estate Andrew	Stratford	45
Johnston, Exectcs. Estate E. F. B.	Toronto	25
Johnston, Miss E. Grace	Niagara Falls	5
Johnston, John H.	Wallaceburg	3
Johnston, Mrs. Katherine	"	3
Johnston, Mrs. S. Grace	Toronto	10
Johnston, Miss Victoria M.	"	8
Johnston, W. R.	"	17
Johnston, Exors. Estate W. R.	"	20
Jones, Miss Bertha E.	New Haven, Conn.	3
Jones, Exors. Estate Clarkson	Toronto	56
Jones, Miss Evelyn J.	Goderich	6
Jones, Harvey A.	Toronto	20
Jones, Exors. Estate J. Gordon	"	15
Jones Bros. & Co., Limited	"	25
Jordan, Mrs. Mary M.	Halifax, N.S.	7
Julian, Rice L.	New York, N.Y.	35
Kains, A. J.	St. Thomas	50
Karn, Miss Clara M.	London	5
Karn, T. Arthur	"	50
Katz, Max	Buffalo, N.Y.	50
Kaumeier, Chas. H.	Los Angeles, Cal.	25

Imperial Bank of Canada

Kay, E. J.....	Toronto.....	14
Kay, George.....	Stratford.....	7
Kay, Wm. A.....	Wallingford, Conn.....	5
Keefer, M. Wilkes.....	London, Eng.....	100
Keeler, Mrs. Louise S.....	Grand Rapids, Mich.....	25
Keevill, Mrs. Edith S.....	Cornwall, N.Y.....	20
Kehoe, Cecil A.....	South Porcupine.....	2
Kelly, Arthur.....	Toronto.....	5
Kelly, Harry J.....	New York, N.Y.....	50
Kelly, Justice H. T.....	Toronto.....	20
Kemp, Alex. N.....	Los Angeles, Cal.....	75
Kendall, C. E.....	Hamilton.....	16
Kennedy, Mrs. Margaret.....	St. Thomas.....	10
Kennedy, Thomas.....	Toronto.....	50
Kenney, Edward C.....	New York, N.Y.....	25
Kenney, Exors. Estate Mrs. Summer M.	Hamilton.....	3
Kenny, Jos. B., Surviving Trustee for Margaret J. Kenny.....	Halifax, N.S.....	35
Kenrick, Mrs. Emma M.....	Toronto.....	28
Kerr, Mrs. Emma L.....	Oakville.....	18
Kerr, James E.....	Galt.....	6
Kerr, Miss Margaret T.....	Toronto.....	14
Kerr, Mrs. Marion A.....	".....	30
Ketcheson, Edwin I.....	Belleville.....	8
Kettles, W. J.....	Toronto.....	6
Kiely, Exors. Estate Wm. T.....	".....	238
Kilgour, Mrs. Alice M.....	Eglinton.....	23
King, Mrs. Eliza Ethel.....	Lowbanks.....	3
King, Mrs. Grace.....	Toronto.....	25
King, Mrs. Mary.....	".....	13
King, Mrs. Virginia P.....	New York, N.Y.....	100
Kingspadina Co'y., Ltd.....	Toronto.....	100
Kingston, Frederic E.....	Hartford, Conn.....	12
Kingstone, Miss Edith H.....	Toronto.....	12
Kingstone, Miss Fanny C.....	".....	5
Kingstone, Mrs. Marion.....	St. Catharines.....	20
Kingstone, Miss Mary A.....	Toronto.....	10
Kingstone, Mrs. Wilhelmina.....	".....	41
Kinley, Mrs. Christina.....	Buffalo, N.Y.....	5
Kippax, Miss Helen M.....	Brantford.....	5
Kirkpatrick, A. M. M.....	Toronto.....	24
Kirkpatrick, Mrs. Beatrice H.....	".....	4
Kirkpatrick, Miss Caroline A.....	".....	5
Kirkpatrick, Mrs. Florence B.....	Harrisburg, Pa.....	2
Kirkpatrick, Mrs. Frances E.....	Carrying Place.....	3
Kirkpatrick, Geo. D.....	Toronto.....	5
Kirkpatrick, Lady Mary L.....	London, England.....	12
Kirwin, William.....	Ingersoll.....	13
Kittson, Mrs. Alice H.....	Hamilton.....	12
Klugman, Julius.....	New York, N.Y.....	50
Knocke, Mrs. May.....	".....	15
Knowles, A. G.....	Sault Ste. Marie.....	12
Knowlton, Thos. E.....	Toronto.....	1
Knowlton, W. H.....	".....	88
Kreider, Andrew R.....	Annapolis, Pa.....	15
Kuhn, Robert.....	Cincinnati, Ohio.....	25

Imperial Bank of Canada

Kyle, Mrs. Mary J.....	Toronto.....	89
Kynoch, Mrs. Josephine.....	".....	43
Lackner, Geo. L.....	Toronto.....	1
Laidlaw, E. W. H.....	Aylmer West.....	22
Laidlaw, Mrs. Julia I.....	Toronto.....	150
Laidlaw, Walter C.....	".....	400
Lake, Miss Annie C.....	".....	5
Lake, Arthur H.....	".....	4
Lake, Edgar E.....	St. Catharines.....	3
Lake, William J. A.....	Toronto.....	1
Lamont, Mrs. Florence L.....	".....	6
Lamont, W. H.....	".....	40
Lampman, Miss Ann M.....	Thorold.....	5
Lampman, Miss Caroline McN.....	".....	5
Lampman, Miss Frederica.....	".....	5
Landon, Charles H.....	Rutland, Vt.....	5
Lane, Peter F.....	New York, N.Y.....	10
Lang, Edward D.....	Kitchener.....	10
Lang, John L.....	Sault Ste. Marie.....	10
Lang, Miss Marion M.....	Toronto.....	3
Lang, Robert.....	Grand Valley.....	8
Lang Tanning Co. Ltd., The.....	Kitchener.....	55
Langley, Mrs. Mary M.....	Toronto.....	5
Langlois, H. Gordon.....	".....	10
Langmuir, Mrs. Georgina H.....	".....	5
Langstaff, James M.....	".....	3
Languedoc, Mrs. Erie R., Usufructuary Legatee.....	Ottawa.....	4
Lannan, Miss Ellen V.....	Port Colborne.....	12
Lannan, Thomas A.....	".....	12
Lash, Chs. J., and Susan Lash, or the Survivor.....	Detroit, Mich.....	30
Laughlin, Miss Guendolen V.....	Los Angeles, Cal.....	25
Laughton, Fred. V.....	Parkhill.....	15
Lauscher, Sigmund.....	New York, N.Y.....	10
Lautenbach, Mrs. Bertha H.....	Philadelphia, Pa.....	10
Lawler, Miss Annie L.....	Toronto.....	170
Lawler, Executrices Estate Rev. E. B....	".....	10
Lawler, Miss Elizabeth G.....	".....	222
Lawrence, Mrs. Anna M.....	".....	9
Lawrence, Calvin.....	Ottawa.....	30
Lawrence, Mrs. Edith.....	Stratford.....	4
Lawrence, James.....	Toronto.....	18
Lawrence, John.....	Detroit, Mich.....	6
Lawrence, Wm. S.....	Toronto.....	5
Lawson, C. W.....	Grand Valley.....	3
Laxton, Mrs. Grace.....	Toronto.....	212
Layman, Mrs. Hannah J.....	Tillsonburg.....	2
Leach, Fred. H.....	Toronto.....	14
Learn, Mrs. Lettie A.....	Bridgeburg.....	12
Lee, J. W.....	Toronto.....	100
Lee, W. Cecil, and Chs. E. Lee, Trustees.	".....	25
Lee & Co.....	New York, N.Y.....	10
Lefroy, A. G.....	Toronto.....	20
Le Gresley, Alfred.....	St. Heliers, Jersey, C.I.....	10

Imperial Bank of Canada

Leitch, Archibald D.....	Toronto.....	10
Leith, Mrs. Mary E. H.....	".....	7
Leith, Mrs. Olga.....	London, Eng.....	2
LeMesurier, A. B., M.D.....	Toronto.....	10
LeMesurier, G. G.....	".....	40
LeMesurier, G. G., G. L. Smith, and A. B. Wilkie, Trustees Wilkie Trust...	".....	481
LeMesurier, Mrs. Wilhelmina E.....	".....	5
Lemkau, Mrs. Josephine R.....	Montclair, N.J.....	10
Lenihan, Mrs. Mary.....	Ingersoll.....	5
Leonard, R. W.....	St. Catharines.....	60
Leonard, W. H.....	Port Perry.....	49
LeRoy, Edmund B.....	Toronto.....	5
Leslie, Andrew.....	St. Thomas.....	30
Leslie, Mrs. Mary E.....	Chicago, Ill.....	15
Leslie, Mrs. Sarah.....	Hamilton.....	25
Lester, Thomas W.....	".....	14
Letcher, W. H.....	Port Perry.....	20
Leusch, Miss Elsie.....	Glenside, Pa.....	1
Levy, Royal.....	Brooklyn, N.Y.....	25
Lewis, Chs. G.....	Pittston, Pa.....	25
Lewis, Miss Ethel G.....	Halifax, N.S.....	168
Lewis, Mrs. Maude L.....	".....	12
Lewis, Mrs. Maude L., and Miss Ethel G. Lewis, Trustees.....	".....	139
Lewis, Mrs. Maude L., and Miss Ethel G. Lewis, Trustees No. 2.....	".....	28
Lewith, Edward L., Executor.....	Wilkes-Barre, Pa.....	25
Libertone, Andrew.....	New York, N.Y.....	6
Lieber, Benjamin.....	Atlantic City, N.J.....	15
Lightbound, Chas. H.....	Toronto.....	12
Lightbound, Miss Gertrude.....	Welland.....	4
Lightfoot, Mrs. Matilda.....	Stratford.....	5
Lindon, Mrs. M. Vere.....	London, England.....	6
Lindsey, Miss Margaret E.....	Mono Road.....	6
Lingham, Charles Allan.....	Lockport, N.Y.....	20
Little, George F.....	Toronto.....	10
Little, Henry.....	Ingersoll.....	16
Little, Mrs. Janet H.....	New York, N.Y.....	10
Little, Estate Miss May.....	Toronto.....	12
Livingston, Mrs. Maude P.....	New York, N.Y.....	10
Locke, Mrs. Irene.....	Toronto.....	10
Loew, Chas. E.....	New York, N.Y.....	75
Loew, Miss Julie V.....	".....	50
Loewith, Julius.....	".....	10
Logan, Miss Mildred W.....	Toronto.....	40
London & Western Trusts Co., Ltd., Trustees for C. H. Clarke.....	London.....	11
London & Western Trusts Co., Ltd., re Smart Trusts.....	".....	77
Long, Mrs. Clarissa R.....	Toronto.....	10
Long, Mrs. Elizabeth.....	".....	80
Long, Mrs. Emma.....	".....	10
Long, Millard F.....	Wilkes-Barre, Pa.....	10
Loutfian, John L.....	Coxsackie, N.Y.....	15
Louttit, Wm. E.....	Belwood.....	6

Imperial Bank of Canada

Love, Miss C. Grace.....	Walkerville.....	1
Love, Mrs. Daisy H.....	St. Thomas.....	37
Love, Mrs. Eva B.....	Toronto.....	100
Love, Miss Minnie E.....	St. Thomas.....	17
Low, Arthur R.....	Toronto.....	5
Lucas, Sydney E.....	Peking, China.....	50
Ludlow, Austin I.....	Brantford.....	25
Luke, F. E.....	Toronto.....	5
Lummis, Exors. Estate W. D.....	".....	35
Lund, Mrs. Alice S.....	Willimantic, Conn.....	4
Lundquist, Mrs. Anna.....	Pearson, Wash.....	11
Lutz, Charles.....	New York, N.Y.....	10
Lyle, Morley W.....	Peterborough.....	5
Lynn, John E.....	Kitchener.....	18
Macartney, Exors. Estate Alfred T.....	Dunnville.....	3
Macartney, Geo. P., M.D.....	Stratford.....	10
MacCluer, Fred. A.....	New York, N.Y.....	10
MacDiarmid, Miss Etheline J.....	Galt.....	4
Macdonald, Miss Beatrice.....	Toronto.....	5
Macdonald, Exor. Estate Miss Ellen.....	Hamilton.....	50
Macdonald, Misses Katherine, Helen R. and Isabel D.....	".....	24
Macdougall, Mrs. Emily A.....	Toronto.....	20
MacGillivray, Mrs. Mabelle B.....	Port Arthur.....	7
Macgregor, Mrs. Kate B.....	Hamilton.....	4
MacInnes, Mrs. Gertrude A.....	Toronto.....	23
Macintosh, J. A.....	".....	70
Mackay, J. J.....	St. Catharines.....	30
Mackay, Adam B.....	Hamilton.....	5
Mackay, Mrs. Elizabeth M.....	Toronto.....	14
Mackay, Mrs. Lillian J.....	Woodstock.....	21
MacKeen, R. T.....	Toronto.....	10
Mackelcan, Mrs. Jean McI.....	".....	14
Mackellar & Co., S. R.....	".....	15
Mackendrick, Mrs. Dora S.....	".....	1
Mackenzie, Hugh D.....	Wolfville, N.S.....	50
Mackenzie, Kenneth W.....	Port Arthur.....	30
Mackinnon, Mrs. Ina B.....	Roches Point.....	54
Macklin, Miss Clara.....	Toronto.....	23
Macklin, Miss Margaret.....	Southampton.....	14
Macklin, Miss Nora H.....	Toronto.....	5
MacLaren, Mrs. Hilda.....	Whitby.....	8
Maclean, Mrs. Jennie G.....	Toronto.....	15
Maclean, Samuel.....	Port Dalhousie.....	7
Maclean, W. B.....	Toronto.....	30
MacMahon, Mrs. E. Gertrude E.....	".....	80
MacMahon, Exors. Estate H. P.....	London.....	50
MacMahon, H. W.....	Toronto.....	17
MacMurchy, Angus.....	".....	25
Macpherson, W. M., W. M. Dobell and Robt. L. Defries, Trustees of Mac- pherson Trust.....	".....	21
MacRitchie, Miss Eva L.....	Ottawa.....	7
Magruder, Mercer H.....	Upper Marlborough, Md.....	10
Mahler, Ernst.....	Neenah, Wis.....	50

Imperial Bank of Canada

Main, Miss Jean.....	Hamilton.....	5
Main, Mrs. Marguerite.....	Toronto.....	5
Malat, Leo.....	New York, N.Y.....	2
Malloch, Mrs. Olive C. E.....	Toronto.....	9
Malloch, Executrix Estate W. J. O.....	".....	5
Manby, Mrs. Sophia M.....	Niagara Falls.....	21
Mann, Mrs. Clara E.....	Grimsby Beach.....	40
Mara & McCarthy.....	Toronto.....	7
Marburg, Theodore H.....	New York, N.Y.....	10
Margrett, Mrs. M. Helen.....	London.....	5
Mark, Manley, and Catherine E. Mark or the Survivor.....	Woodstock.....	5
Marple, Neil.....	St. Thomas.....	3
Marsh, Exor. Estate Daniel.....	Grimsby.....	8
Marshall, David H.....	Chatham.....	10
Martin, Mrs. Elizabeth E.....	Toronto.....	25
Martin, Mrs. Mary H.....	".....	3
Martin, Orval A.....	Southampton.....	10
Martin, Miss Vera K. C.....	Toronto.....	10
Martin, Wm. J.....	San Francisco, Cal.....	50
Martin, Mrs. Yvonne.....	Toronto.....	5
Masel, Mrs. Sadie.....	New York, N.Y.....	5
Mason, Harry L.....	Toronto.....	2
Massey, Mrs. Alice Vincent.....	".....	10
Massey, C. V.....	".....	25
Masten, S. Edgar.....	Bloomfield.....	5
Matheson, Alan F.....	Perth.....	19
Matheson, Miss Eliza J.....	".....	36
Mathews, Mrs. Addie.....	Ridgeway.....	12
Mathews, Wm. H.....	".....	50
Mathison, Miss Annie.....	Toronto.....	10
Mattes, Albert L.....	Santa Monica, Cal.....	10
Matthews, Arnold C.....	Toronto.....	58
Matthews, Wilmot L.....	".....	58
Maury, Mrs. Jennie P., Trustee.....	Memphis, Tenn.....	28
Maxwell, Miss Helen O.....	Toronto.....	11
Maycock, Alfred J.....	".....	5
Maycock, Norman T.....	".....	1
Meadows, David.....	St. Thomas.....	17
Meadows, Miss Edith.....	".....	3
Medland, Wm. A.....	Toronto.....	15
Medland, Wm. J.....	".....	5
Meighen, Mrs. Letitia B.....	Perth.....	5
Mendelsohn, Isador W.....	New York, N.Y.....	10
Mendelsohn, Nathan.....	Atlantic City, N.J.....	15
Mercer, Mrs. Mary, or Miss Joan Mercer and Survivor.....	Toronto.....	11
Merner, Mrs. Caroline.....	New Hamburg.....	10
Merriam, Miss Myra A.....	New Haven, Conn.....	8
Merrill, Mrs. Helen M.....	Glendale, Cal.....	50
Merriman, Mrs. Agnes E.....	St. Catharines.....	6
Merritt, Mrs. Annie.....	Hamilton.....	10
Merritt, J. P., or Amy J. Merritt and the Survivor.....	St. Catharines.....	40
Merritt, Exors. Estate Thos. R.....	".....	157
Merritt, Exors. Estate W. H.....	".....	442

Imperial Bank of Canada

Merritt, Col. Wm. Ingersoll.....	London, England.....	63
Meston, Miss Margaret.....	Hamilton.....	15
Miatt, Miss Laura M.....	Toronto.....	15
Michie, Lt.-Col. John F.....	".....	500
Milano, John C. R.....	New York, N.Y.....	12
Miles, Rev'd Charles.....	Aylmer.....	3
Miles, Hubert E.....	Sherbourne, England.....	6
Millar, Estate Margaret R.....	Hollywood, Cal.....	9
Miller, Executrix Estate Coleman.....	Toronto.....	15
Miller, Miss Constance W.....	St. Catharines.....	10
Miller, John W.....	Haileybury.....	10
Miller, Exors. Estate Mrs. Marietta.....	St. Catharines.....	84
Miller, Miss Natalie C.....	".....	11
Miller, Mrs. Pauline C. Lash.....	Toronto.....	56
Miller, W. H.....	".....	26
Mills, Mrs. Mattie E.....	Fergus.....	6
Milmine, Bodman & Co., Inc.....	New York, N.Y.....	110
Milway, J. H.....	Port Arthur.....	25
Miner, Edwin D.....	New Paltz, N.Y.....	3
Misener, Mrs. Alice M. K.....	Fort Erie.....	20
Mitchell, Mrs. Daisy M.....	Hamilton.....	20
Mitchell, David.....	New York, N.Y.....	10
Mitchell, Eben.....	Hamilton.....	10
Mitchell, H. E.....	Toronto.....	10
Mitchell, Mrs. Myra E.....	".....	5
Moblo, Mrs. Jane A.....	Dunnville.....	20
Moffat, Mrs. Cecil Marguerite.....	Toronto.....	25
Molesworth, Mrs. Bathurst G.....	Oakville.....	27
Monk, Mrs. Rosamond P.....	Toronto.....	14
Monro, Miss Amy.....	".....	5
Monro, Mrs. Isabel.....	Edinburgh, Scotland.....	40
Monro, Neville F.....	Toronto.....	5
Monteith, Hon. Nelson.....	Stratford.....	14
Montgomery, Mrs. Margaret E.....	Toronto.....	24
Montgomery, William.....	Grimsby.....	8
Montizambert, Exors. Estate Mrs. Mary J., under will dated January 22nd, 1921.....	Ottawa.....	258
Montizambert, Miss Mildred H.....	".....	16
Montpelier National Bank.....	Montpelier, Vt.....	20
Montreal Trust Co., Agent Mary L. Kenny.....	Halifax, N.S.....	1
Montreal Trust Co., Guardians Kenny Children.....	".....	2
Moodie, Miss Jean.....	Hamilton.....	10
Moor, Joshua C.....	Toronto.....	14
Moore, Mrs. Isabell.....	St. Thomas.....	2
Moore, Mrs. Mary.....	Niagara Falls S.....	5
Moore, Mrs. Mary E.....	St. Catharines.....	119
Moorhouse, Mrs. Ella M.....	London.....	20
More, W. G.....	Toronto.....	25
More, W. G., in trust for Eric G. More.....	".....	2
Morgan, Joseph.....	".....	7
Morgan, J. W.....	".....	18
Moriarity, John J.....	New York, N.Y.....	2
Morin, Miss Jeannette L.....	Toronto.....	16

Imperial Bank of Canada

Morin, Miss Lucy M.	Toronto	16
Morley, Mrs. Rosalie J.	"	1
Morrill, Ernest L.	Biddeford, Me.	20
Morris, Exors. Estate Hon. Alex.	Toronto	228
Morris, Administrator Estate Edmund M.	"	2
Morris, Miss Eleanor S.	Halifax, N.S.	4
Morris, Mrs. Emily C.	Toronto	23
Morris, Francis J. A.	Peterborough	1
Morris, Jas., and T. R. Merritt, trustees for Emily L. Merritt	Toronto	168
Morris, Lawrence W. B.	Halifax, N.S.	4
Morris, Mrs. Margaret J.	Toronto	3
Morris, Pryce	"	7
Morris, Administratrix Estate Col. R. C.	"	7
Morrison, Miss Edith C.	Mono Road	6
Morrison, Mrs. Edna M.	Toronto	30
Morrissey, Michael, or Anna Morrissey and the Survivor	Moberly, Mo.	10
Morrow, Frank	Toronto	7
Morrow, George J.	"	12
Morrow, Miss Margaret	"	7
Morrow, Miss May	"	7
Morse, Mrs. Jessie M.	Winona, Minn.	2
Morton, Mrs. Emma S.	St. Albans, Vt.	2
Mosley, Jos.	Welland	30
Mouck, Mrs. Loreena	Port Colborne	3
Mount Orange Corp.	Brooklyn, N.Y.	15
Moyle, Exors. Est. J. R.	Ottawa	5
Mudge, Mrs. Hannah M.	Afton, N.Y.	5
Muir, Miss Helen	St. Catharines	33
Muir, J. B.	Ingersoll	5
Muir, Miss Janet F.	Port Dalhousie	10
Muir, Matthew F.	Toronto	50
Muir, Mrs. Ruby W.	"	10
Muir, Mrs. Ruby W., in trust for Elsie M. Begg	"	13
Muir, William C.	Port Dalhousie	4
Muldrew, Miss Ellen	Toronto	5
Mullin, Mrs. Anna	Amherstburg	45
Munro, Mrs. Jean	Montreal, Que.	42
Munro, Orin H.	Albany, N.Y.	5
Murray, Alex. O.	Ingersoll	3
Mustard, Miss Isobel	Toronto	10
Myers, Mrs. Ellnora S.	Berwick, Pa.	5
McAlister, Miss Annie B.	Fergus	15
McAlister, Mrs. Edith M.	San Antonio, Texas	10
McAlister, Miss Elizabeth	Fergus	5
McAlister, Miss Mary	"	14
McAndrew, Miss Annie M.	Toronto	48
McAndrew, Miss Jane	"	63
McArthur, Mrs. Ada Jean	"	44
McAuley, John J.	Philadelphia, Pa.	10
McAuliff, M.	Welland	100
McCabe, Mrs. Mary	Toronto	25

Imperial Bank of Canada

McCall, Mrs. Jane.....	Toronto.....	13
McCalla, Miss Mary D.....	St. Catharines.....	15
McCallum, Douglas.....	Galt.....	8
McCallum, Peter A., in trust.....	St. Catharines.....	59
McCallum, Wm.....	St. Thomas.....	5
McCarthy, Miss Dora, or Miss Florence McCarthy and Survivor.....	Toronto.....	70
McCaw, John H.....	New Liskeard.....	5
McClelland, F. J.....	Niagara-on-the-Lake... ..	10
McClelland, Mrs. Geneviève J.....	Scarsdale, N.Y.....	16
McClelland, W. R.....	Niagara-on-the-Lake... ..	16
McCollum, Mrs. Adeline M.....	Toronto.....	12
McCollum, Allan C.....	".....	2
McConkey, Mrs. M. J.....	".....	18
McCrum, Reid.....	Uniontown, Pa.....	1
McCulloch, Mrs. Agnes H.....	Galt.....	90
McCulloch, Exors. Estate Hugh.....	".....	60
McCullough, Wm. A.....	Toronto.....	5
McDonagh, Miss Charlotta.....	Niagara Falls.....	5
McDonald, Lewis.....	Galt.....	15
McDonald, W. L.....	Toronto.....	8
McFall, Miss Annie E.....	Bolton.....	2
McGee, Mrs. Elizabeth.....	Ottawa.....	100
McGee, Mrs. Maud A.....	Thessalon.....	2
McGhee, John.....	St. Thomas.....	21
McGiffin, Mrs. Anna B.....	Swansea.....	10
McGillivray, Donald.....	Port Colborne.....	150
McGillivray, Miss Mary.....	".....	70
McGregor, Rev. George.....	Prescott.....	10
McGuire, Geo.....	Uxbridge.....	20
McGuire, W. J.....	Elmvale.....	2
McIntosh, A. A.....	North Bay.....	25
McIntosh, Mrs. Elizabeth.....	Lindsay.....	2
McIntosh, Mrs. Gertrude E.....	West Hartford, Conn... ..	5
McIntosh, Mrs. Mary.....	River John, N.S.....	1
McIntosh, Mrs. Mary A.....	North Bay.....	5
McIntyre, Peter E.....	Brantford.....	45
McKay, Mrs. Ellen.....	Hamilton.....	35
McKeeman, W. J.....	Glamis.....	5
McKendry, Wm.....	Victoria Harbour.....	8
McKenna, Mrs. Edna C.....	Brookline, Mass.....	5
McKenzie, Andrew D.....	Sarnia.....	20
McKibbon, Exors. Estate Herbert A....	Port Arthur.....	20
McKinnon, Miss Ella C.....	St. Catharines.....	3
McLachlin, Exors. and Trustees Estate H. F.....	Arnprior.....	100
McLaren, Mrs. Eleanor M.....	Hamilton.....	14
McLaren, Geo. H., M.D.....	Todmorden.....	11
McLaren, H. E.....	Hamilton.....	16
McLean, Miss Christena.....	Orillia.....	6
McLennan, Mrs. Elsie M.....	Toronto.....	151
McLennan, J. C.....	".....	150
McLeod, Senior, John.....	Amigari.....	46
McMartin, Exors. Estate John.....	Cornwall.....	332
McMaster, Mrs. Bessie L.....	New Haven, Conn.....	8
McMaster, Isaiah.....	Utopia.....	17

Imperial Bank of Canada

McMeekin, Executrix Estate Rev. Henry	Ottawa.....	2
McMichael, A. F.....	Toronto.....	20
McMullen, Mrs. Ida L.....	Fredericton, N.B.....	10
McMurray, Mrs. Grace G.....	Niagara Falls.....	10
McMurray, Louis S., in trust.....	Toronto.....	63
McMurray, Mrs. Suzanne S.....	".....	64
McMurrich, Mrs. Minnie G.....	".....	10
McMurrich, Mrs. Muriel L.....	".....	20
McNeal, William L.....	Port Colborne.....	76
McNeil, James.....	New York, N.Y.....	28
McNeil, Mrs. Louise J.....	New Haven, Conn.....	5
McNeill, H. S.....	Toronto.....	30
McPherson, Allan.....	Orillia.....	35
McPherson, Allan, in trust for Quincy Adams Lumber Co.....	".....	20
McRae, J. H.....	Niagara Falls.....	50
McVean, James H.....	Dresden.....	20
McWilliams, John W.....	Philadelphia, Pa.....	5
Nairn, Executrices Estate Alexander...	Toronto.....	9
Nasmith, Mrs. Susie B.....	".....	4
Nathan, Hyman.....	New York, N.Y.....	5
National Life Assurance Co. of Canada..	Toronto.....	291
National Trust Co., Ltd.....	".....	110
National Trust Co., Ltd., Trustee.....	Hamilton.....	20
National Trust Co., Ltd., Trustees Florence Anderson trust.....	Toronto.....	50
National Trust Co., Ltd., Exors. Estate Thos. J. Fair.....	Hamilton.....	12
National Trust Co., Ltd., Trustee of Will and Codicils of Dom. Farrell, deceased.....	Toronto.....	112
National Trust Co., Ltd., Agents for Mrs. Margaret F. Gray.....	".....	15
National Trust Co., Ltd., Trustee Anson Jones Estate.....	".....	85
National Trust Co., Ltd., Committee for Ida M. Kilman Estate.....	".....	7
National Trust Co., Ltd., Trustee under marriage settlement Sarah A. Mac- donald, dated Feb. 12th, 1884.....	".....	50
National Trust Co., Ltd., Trustee J. P. Osborne trust.....	Hamilton.....	50
National Trust Co., Ltd., Exors. Estate Elias Rogers.....	Toronto.....	57
National Trust Co., Ltd., Trustee for Jean M. Wade trust.....	".....	9
National Trust Co., Ltd., Trustees Mary I. Wilson trust.....	".....	20
Nattress, Isaac.....	".....	10
Nattress, Mrs. Julia.....	".....	28
Nattress, Miss Lillian F.....	".....	2
Neale, Alfred G.....	Niagara Falls.....	5
Neale, Alfred G., and Lena Neale.....	".....	10
Neelin, Miss A. Irene.....	Toronto.....	28
Neeve, Chas. G.....	".....	3

Imperial Bank of Canada

Neeve, Miss Isabel F.....	Toronto.....	3
Nelles, Mrs. Christie A.....	Toledo, Ohio.....	34
Nelles, Exors. Estate Jno. A.....	London.....	14
Nelles, Thos. R.....	Simcoe.....	5
Nelson, Carl F.....	Pearson, Wash.....	30
Neumuller, Ernest J.....	Wilkes-Barre, Pa.....	5
Neuss, Harry.....	Bridgeport, Conn.....	10
Nevin, Mendel.....	Brooklyn, N.Y.....	10
Newcombe, Exor. Estate Dan. W.....	St. Thomas.....	25
New Haven Bank, N.B.A., The.....	New Haven, Conn.....	10
New Haven Bank, N.B.A., The, Trustee under will W. Walker, deceased....	".....	15
Newland, Stanley R.....	Humber Bay.....	2
Newton, Donald M.....	New York, N.Y.....	20
Newton, James Q.....	Denver, Col.....	6
New York Trust Co., The, Trustee for Registered Owners of Trust Shares issued under a certain Indenture dated Sept. 1st, 1927, between Can- adian Bankstocks, Inc., and The New York Trust Co., as trustee...	New York, N.Y.....	165
Nichols, Geo. E. E., in trust for M. Dorothy Poole.....	Halifax, N.S.....	6
Nichols, Mrs. Janet E.....	Fergus.....	7
Nichols, Walter C., and Mae C. Nichols or the Survivor.....	Ridgeway.....	10
Nicks, Benjamin D.....	".....	5
Nicolson, Mrs. Florence E.....	Greenock, Scotland....	37
Nispel, Miss C. Barbara.....	Preston.....	1
Nispel, Mrs. Mary E.....	".....	20
Nivin, Mrs. Florence B.....	Cobourg.....	8
Nodwell, Mrs. Margaret.....	Grand Valley.....	1
Nordheimer, Exors. Estate Samuel....	Toronto.....	111
Norris, Mrs. Ella C.....	Guelph.....	10
Norris, James D.....	Chicago, Ill.....	63
Norris, Mrs. Marguerite L.....	".....	125
North American Investment Corp'n....	San Francisco, Cal....	50
North American Life Assurance Co....	Toronto.....	138
North, Charles H.....	Pictou.....	7
Northcote, Mrs. Isabella G.....	Toronto.....	51
Northway, Mrs. Alice M.....	".....	47
Northway, Arthur G.....	".....	27
Northway, Mrs. Jessie S.....	".....	10
Northway, Exors. Estate John.....	".....	150
Northway, John A.....	".....	250
Northway, John A., President, and J. B. Ratcliff, Secretary, in trust....	".....	140
Noyes, G. R. Finch.....	Oakville.....	12
Oakley, J. G.....	Toronto.....	21
O'Brien, Miss Catharine M., Adminis- tratrix Estate Jas. O'Brien.....	Welland.....	48
O'Brien, Mrs. Jessie.....	Toronto.....	29
O'Bryan, Miss M. Grace.....	Halifax, N.S.....	27
O'Connor, Mrs. Mary E., surviving Trustee for Miss A. Camilla Hughes.	Ottawa.....	20

Imperial Bank of Canada

Odiseos, Mrs. Smaro.....	Greenwich, Conn.....	5
Odlum, Miss Eleanor D., and Mrs. Helen E. Doorly.....	Hamilton.....	5
O'Donnell, C. J.....	McAdoo, Pa.....	5
Ogden, A. L.....	Toronto.....	10
Ogden, Miss Bradda L.....	".....	8
O'Hara, Exors. Estate Miss Gertrude.....	".....	24
O'Keefe, Exors. Estate Eugene.....	".....	300
Olmsted, Mrs. Edith H.....	Hamilton.....	50
Olmsted, Ingersoll.....	".....	62
O'Neill, Miss Alice A.....	Toronto.....	12
O'Neill, Miss Emma R.....	Port Colborne.....	10
Ontario Mortgage Co'y.....	Toronto.....	150
Oppenheimer, G.....	New York, N.Y.....	10
O'Reilly, Exors. Estate Charles, M.D.....	Toronto.....	5
O'Reilly, E. B., M.D.....	Hamilton.....	50
O'Reilly, Miss Elizabeth J.....	".....	43
O'Reilly, J. C.....	Arthur.....	10
Orr, William C.....	Stratford.....	18
Osborne, Miss Annie B.....	Hamilton.....	47
Osborne, Colin.....	".....	80
Osborne, Mrs. Henrietta L.....	".....	14
Osborne, Mrs. Isabel B.....	Toronto.....	100
Osborne, Trustees Estate J. B.....	Beamsville.....	110
Osborne, Exors. Estate James Kerr.....	Toronto.....	211
Osler, Edward H.....	Cobourg.....	20
Osler, F. G.....	Toronto.....	40
Osler & Hammond.....	".....	85
Osler & Hammond, Trust Acct. No. 2.....	".....	100
Overholt, Jos. E.....	St. Catharines.....	10
Oxley, Fred. H.....	Halifax, N.S.....	25
Oxley, F. H., Agent.....	".....	4
Oxley, Fred. H., Agent for Helen Maxwell.....	".....	21
Oxley, F. H., and Violet Marchioness of Donegal, Trustees.....	".....	19
Oxley, Miss Isabella E.....	Toronto.....	30
Packard, Ambrose.....	Providence, R.I.....	1
Packard, Miss Mary S.....	Centerdale, R.I.....	4
Packard, Miss Rhoda G.....	".....	3
Packard, Miss Sara De V.....	".....	3
Paff, Mrs. Elizabeth.....	Stratford.....	30
Palmer, Mrs. I. Gladys.....	Ottawa.....	10
Park, Mrs. Louise H.....	Buffalo, N.Y.....	5
Parker, Miss Fanny A.....	Wolfville, N.S.....	26
Parker, Geo.....	Teeswater.....	25
Parker, John T.....	Toronto.....	21
Parker, Wm. A.....	".....	13
Parkes, Robt. I.....	Port Washington, L.I., N.Y.....	5
Partridge, Estate G. W.....	Halifax, N.S.....	6
Pashby, Richd., in trust.....	Toronto.....	200
Pate, Exor. Estate Mrs. Julia M.....	".....	4
Pateman, Robt.....	Woodstock.....	20
Paterson, Miss Annie M.....	St. Catharines.....	22

Imperial Bank of Canada

Paterson, Mrs. Florence I.	Toronto	25
Paterson, Mrs. Florence I., in trust.	"	7
Paterson, Mrs. Florrie	"	38
Paterson, James	Wiaraton	95
Paterson, Miss Mary L.	Toronto	7
Paterson, Rev. T. W.	"	56
Paterson, Rev. T. W., P. L. Paterson and C. W. Paterson, Trustees for Miss Mary L. Paterson	"	12
Paterson, Rev. T. W., P. L. Paterson and C. W. Paterson, Trustees for Mrs. Emily Winstanley	"	12
Patterson, Mrs. Edythe A.	"	6
Patton, H. B.	"	20
Patton, Mrs. Louisa C.	"	20
Paul, Miss Hannah M.	Newburgh	7
Paull, Geo. B.	New York, N.Y.	25
Pearce, Chas. T.	Toronto	25
Peck, Miss Annie E.	New Haven, Conn.	12
Peck, Geo. Leete	"	50
Peck, Miss Katharine W.	New York, N.Y.	5
Pedoe, Arthur	Toronto	5
Peebles, Charles D.	Hamilton	10
Peebles, Robt.	"	25
Peek, Mrs. Anna L.	Port Colborne	15
Pegram, Alfred F., and Nora M. Pegram, jointly	Sawtelle, Cal.	12
Peirce, Miss Annie V.	Los Angeles, Cal.	5
Peirce, Miss Mary	"	6
Pennie-Chatfield, Mrs. Lillie	Cornwall-on-the-Hudson, N.Y.	6
Penton, Miss Bessie B.	Halifax, N.S.	14
Pepall, Robt. L.	Toronto	2
Pepler, Mrs. Marjory L.	St. Catharines	5
Pepper, Miss Esther G.	Woodstock	1
Peregrine, Miss H. May	Branchton	1
Perrin, Morgan L.	Pittston, Pa.	10
Perry, Mrs. Jenny B.	Welland	7
Peters, Gordon A.	Toronto	2
Peterson, Mrs. Annie Ross	Grenada, Miss.	17
Petman, Mrs. Clara M.	Toronto	35
Pew, Mrs. Ella V.	Muskegon, Mich.	19
Pew, Mrs. Evelyn F.	Niagara Falls S.	2
Pfahler, Chas. L.	Wilkes-Barre, Pa.	10
Philp, J. E. W., or Margaret E. Philp and the Survivor	Newcastle	12
Phipps, A. E.	Toronto	10
Phipps, Mrs. Sydney F.	"	16
Phoenix Insurance Co., The	Hartford, Conn.	250
Pierce & Co., E. A.	Toronto	10
Pierson, Miss Jennie	Fergus	5
Pinkerton, Mrs. Tilly K.	Belleville	16
Pipon, Mrs. Maude M.	Toronto	60
Pirie, Charles N.	Costa Rica, C.A.	100
Platt, Bruce S.	Grand Valley	10
Platt, Geo. P.	"	4

Imperial Bank of Canada

Platt, Mrs. Mary J.	Grand Valley	3
Platt, Mrs. Pearl R.	"	1
Platt, Samuel	"	4
Plaxton, Mrs. Florence	Toronto	30
Pollock, E. R.	Omaha, Neb.	10
Pontifex, Bryan	Knowle, England	7
Porter, Mrs. Edith F.	Hagerstown, Md.	10
Pound, Mrs. Dorothy	Ridgeway	20
Pound, Mrs. Gertrude C.	"	5
Pound, Isaac L.	"	65
Pound, Vivian E.	"	5
Pratt, Geo.	Halifax, N.S.	2
Prettyman, Mrs. Evelyn W.	Ridgewood, N.Y.	5
Priestley, James A.	New York, N.Y.	10
Primrose, Mrs. Elizabeth B.	Toronto	1
Prince, Mrs. Charlotte	"	50
Prior, James	St. Catharines	13
Pulsifer, Wm. E.	New York, N.Y.	10
Pumpelly, R. W., O. T. Russell and H. L. Smyth, Trustees under Deed of Trust, dated Oct. 14th, 1922	Watertown, Mass.	50
Purdy, Walter S.	Beamsville	30
Purser, Exors. Estate Mrs. Leila	Cobourg	10
Quarry, Mrs. Agnes O.	Hamilton	6
Quarry, Mrs. Annie A.	Sandwich	8
Quarry, J. Bickford	Hamilton	5
Rabanus, Conrad J.	New Haven, Conn.	5
Rabanus, Conrad P.	"	2
Rabanus, Mrs. Elsie E.	"	2
Rabinowitz, Henry	"	1
Radley, Mrs. Elizabeth J.	Toronto	84
Rae, David A.	Belwood	5
Rae, Miss Sarah A.	"	4
Rae, Mrs. Thomasina, in trust for Thos. W. Rae	Toronto	3
Raikes, Miss Christobel C.	Barrie	3
Raikes, Miss Elsie G.	"	4
Raikes, Miss Georgina	"	24
Ramsay, Douglas M.	Edinburgh, Scotland	582
Ramsay, Lt.-Col. J. Gordon	"	600
Ramsey, Alan R.	Toronto	35
Ramsey, J. G.	"	130
Randall, Charles P.	Chicago, Ill.	50
Rankin, Alexander	Toronto	50
Ranney, Arthur E.	North Bay	45
Ray, Mrs. Maggie	West Concord, Minn.	7
Raymer, Mrs. Mary A.	Manhattan Beach, Cal.	22
Rayner, Mrs. Ethel E.	Auckland, N.Z.	95
Read, Alfred T.	Aldershot	10
Read, Wm., and Elizabeth Read	Welland	13
Reaser, Geo. W., and Bertha E. Reaser, as Joint Tenants	Glendale, Cal.	20
Rector and Wardens, Trinity Church	Galt	17
Redrupp, Reginald J.	Toronto	2

Imperial Bank of Canada

Redway, Mrs. Hester V. M.....	Toronto.....	18
Reeb, Mrs. Harriet A.....	Port Colborne.....	3
Reeb, William.....	".....	3
Reed, C. Wesley.....	Brampton.....	10
Reedy, Mrs. Jane.....	Toronto.....	23
Reese, Harry.....	Wilkes-Barre, Pa.....	10
Regan, Mrs. Ella.....	St. Thomas.....	25
Reid, Miss Eva J.....	Victoria Harbour.....	22
Reid, Walter B.....	".....	12
Reid, Wm. J.....	".....	39
Reilly, Miss Margaret J.....	Niagara Falls.....	7
Reinhart, Wm. H.....	Ridgeway.....	10
Renny, Miss Jessie.....	Fergus Falls, Minn.....	6
Reoch, Robt. A. S.....	Methuen, Mass.....	10
Revell, H. B., in trust for Eileen M. Revell.....	Toronto.....	1
Reynolds, W. J.....	St. Catharines.....	5
Rice, Mrs. Mary L.....	Toronto.....	40
Richards, Albert E.....	Hamilton.....	10
Richardson, Mrs. Eliza A., and Miss L. Gladys Richardson or the Survivor..	Ingersoll.....	13
Richardson, Miss Frances.....	St. Catharines.....	30
Richardson, Robt. D.....	Toronto.....	10
Richardson, W. C.....	Grimsby.....	8
Richter, Max.....	New York, N.Y.....	25
Rickwood, Gilbert.....	Woodstock.....	10
Riddell, Miss Annie E.....	Hamilton.....	8
Riddell, John E.....	".....	20
Riddle, Chas.....	St. Thomas.....	7
Ridgway, Arthur H.....	South Devon, England.....	71
Riley, H.....	Toronto.....	2
Rinehart, Mrs. Mary E.....	Portland, Ore.....	10
Rioch, Geo. M.....	Kenora.....	10
Risley, Mrs. Irma.....	Toronto.....	50
Ritchie, Geo.....	Detroit, Mich.....	5
Roach, Miss Louisa.....	Burlington.....	25
Roberts, Mrs. Amy L.....	Hamilton.....	9
Roberts, Fred T.....	St. Thomas.....	3
Robertson, Miss Agnes.....	Oakville.....	10
Robertson, Mrs. Ann F.....	Toronto.....	55
Robertson, Miss Catharine B.....	".....	4
Robertson, Donald M.....	".....	50
Robertson, John.....	".....	5
Robertson, J. S.....	St. Thomas.....	3
Robertson, Wm.....	Hamilton.....	10
Robinson, Miss Ada C.....	Stratford.....	5
Robinson, A. H. A., in trust for Arthur D. Robinson.....	Peterborough.....	2
Robinson, A. H. A., in trust for Melville C. Robinson.....	".....	2
Robinson, A. L.....	Hamilton.....	12
Robinson, Mrs. Esther.....	Stouffville.....	2
Robinson, Fred M.....	Dundas.....	5
Robinson, George.....	Napanee.....	100
Robinson, Miss Harriet M. E.....	Stratford.....	10
Robinson, H.....	Toronto.....	7

Imperial Bank of Canada

Robinson, Mrs. Isabel H.....	Toronto.....	20
Robinson, James W.....	Leamington.....	24
Robinson, Mrs. Lydia A. E.....	Hamilton.....	60
Robinson, Miss Mary.....	Leamington.....	19
Robinson, Executrices Estate Mrs. Sarah	Toronto.....	60
Roger, Miss Edith A.....	London, Eng.....	5
Rogers, Alonzo.....	Ridgeway.....	12
Rogers, Mrs. Eleanor M., and Frank E.		
Rogers, M.D.....	Denver, Col.....	29
Rogers, Geo. W.....	St. Catharines.....	19
Rogers, Miss Rachel S.....	Belleville.....	1
Rohleder, Frederick.....	Kitchener.....	42
Rolph, Frank A.....	Toronto.....	122
Rolph, Clark, Stone Limited.....	“.....	100
Romain, Miss Kate C.....	Oakville.....	17
Rome, Alfred C.....	Toronto.....	4
Roos, Geo. A.....	Preston.....	30
Roper, Mrs. Fanny E.....	Ottawa.....	40
Rose, Alfred B.....	Toronto.....	30
Roseburgh, Mrs. Jessie W.....	“.....	2
Rosenberg, James N.....	New York, N.Y.....	20
Rosenbloom, Morris.....	Kirkland Lake.....	5
Rosenfeld, Samuel.....	Philadelphia, Pa.....	15
Rosenstadt, Jacob.....	Hamilton.....	100
Rosenthal, Joseph.....	New York, N.Y.....	50
Rosevear, Chas. R.....	“.....	5
Rosevear, Mrs. Edith D.....	Montclair, N.J.....	5
Ross, Administrators Estate John W....	Brockville.....	9
Ross, Kenneth G.....	Sault Ste Marie.....	10
Ross, Mrs. Margaret.....	Port Robinson.....	12
Ross, Mrs. Mary.....	Fergus.....	2
Ross, Robt.....	Toronto.....	20
Ross, Wm. A.....	Vineland Station.....	10
Rossia Insurance Co. of America.....	Hartford, Conn.....	100
Rounds, Frank.....	Welland.....	19
Rowe, Mrs. Lizette B.....	Newark, N.J.....	42
Rowland, Mrs. Mary A. N.....	Kingston.....	7
Roy, Mrs. Mary A.....	Hamilton.....	21
Royal Trust Co., The, Trustees for Annie S. Hill under deed of Trust dated May 19th, 1914.....	Toronto.....	6
Royal Trust Co., The, Trustees Estate J. Travers Lewis under will dated July 11th, 1913, and codicil dated March 8th, 1915.....	Ottawa.....	50
Royal Trust Co., Trustee under mar- riage settlement between A. Z. Palmer and Isabel G. H. Irwin, dated Sept. 16th, 1907.....	“.....	5
Royal Trust Co., The, G. T. Bogert and W. W. Jones, Trustees Estate Alex. Campbell under will dated April 9th, 1892.....	Toronto.....	35
Ruddy, Norman M.....	New London, Conn.....	10
Rudolf, Mrs. Edna H.....	Brookline, Mass.....	10

Imperial Bank of Canada

Rumsey, R. A., in trust for Melia Rumsey.....	Toronto.....	7
Russel, Mrs. Georgina N.....	".....	11
Russell, Exors. Estate Frank J.....	".....	25
Rutherford Trust Co.....	Rutherford, N.J.....	25
Ryerson, Eric E.....	Toronto.....	10
Sage, Anthony F.....	Detroit, Mich.....	33
Sailsbury, Mrs. Mary G.....	Toronto.....	28
Salaman, Mrs. Ann S.....	Ventnor, I. of W.....	17
Salmanowitz, Jules M.....	New York, N.Y.....	5
Salzman, Mrs. Hannah B.....	Wilkes-Barre, Pa.....	3
Sams, Mrs. Margaret L. G.....	Toronto.....	15
Samuel, Mrs. Lilla.....	London, Eng.....	14
Sanders, W. B.....	Stouffville.....	20
Sanderson, Frederick.....	Nipigon.....	11
Sapery, H.....	Toronto.....	1
Sargent, Homer E.....	Pasadena, Cal.....	25
Saunders, Edward M.....	Toronto.....	10
Saunders, Trustees Estate A.....	London, Eng.....	119
Saurin, W. J.....	Port Colborne.....	10
Saylor, C. Wesley.....	Trenton.....	10
Scandrett, Harold B.....	Toronto.....	10
Scarbrough, Marvin M.....	New Haven, Conn.....	50
Scarff, H. W.....	St. Thomas.....	21
Scarff, H. W., in trust.....	".....	4
Scarff, H. W., in trust for Clara L. Thompson.....	".....	5
Scarff, Miss Laura K.....	Woodstock.....	10
Scarth, J. F., and C. G. Scarth, in trust..	Toronto.....	6
Schall & Co., William.....	New York, N.Y.....	20
Schissler, Mrs. Bertha M.....	Victoria Harbour.....	9
Schissler, Charles.....	".....	3
Schissler, Harry E.....	".....	12
Schissler, Miss Jean E.....	".....	1
Schissler, J. P.....	".....	11
Schissler, Miss Margaret.....	".....	12
Schissler, Miss Mary E.....	".....	10
Schmidt, Mrs. Anna C.....	Shakespeare.....	5
Schneller, Mrs. Loretto C.....	Toronto.....	12
Schoenbach, Abraham.....	New York, N.Y.....	5
Scholfield, Exors. Estate Mrs. Rebecca..	Port Colborne.....	12
Schooley, Exors. Estate Ed. J.....	Ridgeway.....	7
Schuster, Mrs. Esther.....	New York, N.Y.....	3
Schwenger, Emil.....	".....	5
Schwenger, Irving P.....	".....	10
Schwindaman, Mrs. Lena G.....	La Salle, Ill.....	1
Scoley, Miss Olive M.....	Toronto.....	13
Scott, Blair T.....	Baltimore, Md.....	25
Scott, Charles W.....	Toronto.....	10
Scott, Mrs. Helen G. M.....	Haslemere, England.....	391
Scott, James.....	Toronto.....	50
Scott, Miss Katharine S., and F. W. Lee, in trust.....	".....	40
Scott, Mrs. Mary T.....	".....	13
Scott, Robt. F.....	".....	10

Imperial Bank of Canada

Scott, Robt. F., and B. E. Bull, in trust..	Toronto.....	21
Scott, Robt. F., and James Scott, Trustees for Miss Catherine Scott.....	".....	18
Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scotland....	100
Second Canadian General Investment Trust, Limited.....	Toronto.....	61
Second Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scotland....	25
Secord, Exors. Estate S. W.....	Brantford.....	14
Sedwitz, Joseph.....	New York, N.Y.....	11
Seinfeld, Max.....	Ansonia, Conn.....	5
Semple, Miss Gertrude M.....	Toronto.....	7
Semple, Miss Margaret L.....	".....	7
Semple, Exors. Estate Robt.....	Tottenham.....	11
Semple, W. H. A.....	Cobourg.....	5
Senior, James K.....	Cincinnati, Ohio.....	10
Sensenbrenner, Frank J.....	Neenah, Wis.....	50
Sexton, Herbert B.....	New York, N.Y.....	25
Shantz, Mrs. Catherine.....	Kitchener.....	1
Sharp, Beverly J.....	Sussex, N.B.....	10
Sharp, Herbert S.....	Summerside, P.E.I.....	7
Sharpe, Walter.....	Toronto.....	20
Shaw, Miss Ida.....	".....	5
Sheridan, Miss Ella M.....	Brockville.....	1
Sheridan, Jr., James.....	".....	6
Sherk, Erie L., and Minnie C. Sherk, or the Survivor.....	Ridgeway.....	3
Sherk, Jno. M., and Grace E. Sherk, or the Survivor.....	".....	30
Sherk, Michael, or Sarah J. Sherk, and the Survivor.....	".....	5
Sherrin, G. A.....	Toronto.....	5
Sherwin, Mrs. Nellie J.....	Fenella.....	5
Shickluna, Misses Isabelle and Bertha, or the Survivor.....	St. Catharines.....	9
Shier, Mrs. Catherine A.....	Uxbridge.....	15
Shier, Miss Mabelle B.....	Toronto.....	5
Shier, Walter C.....	Uxbridge.....	25
Shissler, John, and Melissa Shissler, or the Survivor of them.....	Ridgeway.....	10
Short, Hebert.....	Toronto.....	5
Short, Richard.....	".....	60
Shortridge, Chas. E.....	Hampton.....	2
Shortt, John H.....	Brockville.....	9
Sider, N. E.....	Sherkston.....	8
Sidey, Jos. H.....	Portland, Oregon.....	5
Siegel, Mrs. Carrie L.....	New York, N.Y.....	10
Silcox, Wilson.....	London.....	20
Silver, Mrs. Blanche.....	Halifax, N.S.....	28
Simon & Co., Alfred L.....	New York, N.Y.....	3
Simon, Richard L.....	".....	5
Simpson, Mrs. Mary.....	Grand Valley.....	10
Simpson, Mrs. Minnie.....	Montclair, N.J.....	14
Sinclair, D. G. C.....	New York, N.Y.....	50
Sinclair, Mrs. Gertrude L.....	Toronto.....	10

Imperial Bank of Canada

Sinclair, Exors. Estate J. C.....	Toronto.....	20
Sinclair, John.....	Barrie.....	20
Sinclair, Mrs. Margaret.....	Woodstock.....	5
Singer, Admstrs. Estate James.....	Fergus.....	20
Sisters of St. John the Divine.....	Toronto.....	11
Sisters of St. Joseph.....	".....	4
Sixt, Wm. M.....	Kirkland Lake.....	50
Skitch, Mrs. Fannie J.....	Welland.....	16
Slark, Mrs. Maria A.....	Jordan Station.....	70
Sloan, Miss Bertha.....	Fergus.....	11
Small, Alex. T.....	St. Catharines.....	18
Small, Arthur A.....	Chicago, Ill.....	24
Small, Herriot.....	San Francisco, Cal.....	6
Small, Wolston N. J.....	St. Catharines.....	20
Smalley, Oliver.....	New York, N.Y.....	3
Smart, Alfred M.....	London.....	73
Smart, Alfred M., and Catherine S. McLean.....	".....	28
Smart, Jno. E.....	Port Hope.....	22
Smith, Mrs. Ada E.....	St. Catharines.....	5
Smith, Albert.....	Toronto.....	40
Smith, Alonzo T.....	North Bay.....	25
Smith, Alonzo T., in trust.....	".....	12
Smith, Exors. Estate Prof. Andrew.....	Toronto.....	60
Smith, Mrs. Anna M.....	North Bay.....	77
Smith, Miss A. Clarice.....	London, England.....	14
Smith, D. King.....	Toronto.....	100
Smith, E. Vincent.....	Niagara Falls.....	15
Smith, E. A.....	Toronto.....	105
Smith, Mrs. Eva C.....	North Bay.....	50
Smith, Mrs. Eva G.....	Toronto.....	5
Smith, Mrs. Florence E.....	".....	6
Smith, Geo. W., M.D.....	North Bay.....	100
Smith, Geo. W., No. 2 acct.....	".....	25
Smith, G. L., Administrator Estate Alice L. Smith.....	Toronto.....	5
Smith, Miss Hazel V.....	Fenella.....	5
Smith, Mrs. Henrietta A.....	Wingham.....	23
Smith, Kirtland M.....	Alden Station, Pa.....	60
Smith, Mrs. Lucie E.....	Toronto.....	11
Smith, Miss May V.....	Alderson, Pa.....	5
Smith, Mrs. Olive Leete.....	New Haven, Conn.....	5
Smith, Robt.....	Toronto.....	16
Smith, R. Vernon.....	Baldwin, N.Y.....	20
Smyth, James.....	Toronto.....	5
Smyth, Mrs. Julia S. M.....	Lindsay.....	4
Snell, Mrs. Eliza J.....	Woodstock.....	4
Snider, Mrs. Mary D.....	Toronto.....	4
Snyder, Herbert S.....	New York, N.Y.....	10
Snyder, Miss Lena.....	Kitchener.....	7
Snyder, Mrs. Martha J.....	Niagara Falls.....	25
Somerville, Mrs. Marion.....	Toronto.....	16
Sorby, Miss Bessie S.....	Cobourg.....	4
Southcott, Harry.....	St. Catharines.....	14
Spellman, Mrs. Annie.....	Kitchener.....	21
Spence, Mrs. Margaret.....	Niagara Falls, South.....	12

Imperial Bank of Canada

Spencer, Chas. C.....	Picton.....	6
Spencer, Miss Lola M.....	Fonthill.....	50
Spielberg, Wm.....	New York, N.Y.....	10
Spilsbury, Mrs. Maria F.....	Cranford, N.J.....	35
Spitzer, Benjamin.....	Brooklyn, N.Y.....	10
Spitzner & Son, Inc., C. H.....	New York, N.Y.....	100
Spragge, Geo. W.....	Cobourg.....	11
Spragge, G. E., and A. B. Wilkie, Trustees.....	Toronto.....	25
Spragge, Mrs. Jessie.....	".....	20
Spragge, Mrs. Joan M.....	".....	3
Springfield Five Cents Savings Bank.....	Springfield, Mass.....	70
Sproule, Miss Martha.....	Toronto.....	9
Square, John S.....	Stratford.....	37
Stackhouse, Edwin S.....	Shickshinny, Pa.....	50
Stanley, Mrs. Margaret V.....	Nipigon.....	7
Stanstead Corporation, The.....	Hopkins, Minn.....	28
Star Printing & Publishing Co. of Toronto, Limited.....	Toronto.....	200
Starr, Mrs. Georgie.....	Brampton.....	5
Stayner, Mrs. Harriot R.....	Toronto.....	98
Stayner, Mrs. Harriot R., Executrix Estate T. Sutherland Stayner.....	".....	182
Stayner, Major Lawrence G.....	Ryde, I. of W., England.....	17
Stayner, Rev. Winslow S.....	Toronto.....	250
Stearns, Mrs. Clara E.....	Pine Bluff, Ark.....	10
Stedman, Mrs. Jessie C.....	Brantford.....	5
Steele, Henry P.....	Fergus.....	10
Steele, Mrs. Jennie B.....	".....	9
Stein, Leo.....	Long Island City, N.Y.....	25
Steinz, Frank.....	Peru, Ill.....	5
Stevenson, Mrs. Nellie B. K.....	Canandaigua, N.Y.....	55
Stewart, Jas. D., or Ida Stewart.....	Grand Rapids, Mich.....	2
Stewart, Trustees Estate Robert.....	Toronto.....	36
Stewart, Mrs. Susan.....	".....	12
Stewart, Thomas A.....	Port Dalhousie.....	30
Stewart, McNair & Co.....	Toronto.....	4
Stirling, Mrs. Lisette C.....	Belfast, Ireland.....	7
Stobie, Forlong & Co.....	Toronto.....	9
Stocks, Mrs. Agnes.....	Tillsonburg.....	1
Stocks, W. S.....	".....	3
Stockwell, Mrs. M. E.....	Toronto.....	31
Stoddart, Mrs. Louisa M.....	New York, N.Y.....	10
Stone, Miss Ada E.....	Toronto.....	3
Stone, George.....	Port Perry.....	25
Stone, Wm.....	Toronto.....	100
Storie, James D.....	Oshawa.....	100
Strang, Miss Helen C.....	New York, N.Y.....	1
Strathy, Mrs. Agnes S.....	Toronto.....	3
Strathy, G. B.....	".....	110
Strathy, G. B., and H. W. A. Foster, Trustees.....	".....	37
Strathy, James G. K.....	".....	7
Strathy, Mrs. Theodora.....	".....	7
Stratton, A. H., Trustee and Executor.....	Peterborough.....	11
Strauss, Mrs. Bertha.....	East Aurora, N.Y.....	50

Imperial Bank of Canada

Strauss, Louis.....	East Aurora, N.Y.....	40
Strauss, Wm.....	New York, N.Y.....	50
Stroh, Herbert J.....	".....	12
Strong, Mrs. Mary L.....	Newburgh, N.Y.....	20
Stuart, Exor. Estate Mrs. Elizabeth C.....	Guelph.....	14
Sullivan, Mrs. Henrietta M.....	Toronto.....	24
Sutherland, Chas. N.....	".....	10
Sutherland, Mrs. Millie J.....	Timmins.....	19
Sutton, Mrs. Alice.....	Hamilton.....	2
Sutton, Henry C.....	Philadelphia, Pa.....	20
Swabey, Charles.....	Toronto.....	30
Swabey, Mrs. Florence.....	".....	46
Swaine, Watson.....	".....	20
Swan, Miss Beatrice H.....	".....	33
Swan, Mrs. Eda M.....	".....	6
Swan, Mrs. Mary C.....	".....	10
Swan, Wilfred E.....	".....	20
Swan, W. H.....	".....	100
Sweet, H. K.....	Thorold.....	5
Swiss Bank Corporation.....	London, England.....	10
Syracuse Trust Co'y.....	Syracuse, N.Y.....	120
Taft, Thos. K.....	Cornwall Landing, N.Y.....	5
Tait, Nelson.....	Cobourg.....	10
Talley, Wm. W.....	Ware Neck, Va.....	10
Tanzman, Aaron.....	Brooklyn, N.Y.....	10
Tate, Wm. T.....	Grand Valley.....	20
Taylor, Miss A. Flora.....	St. Catharines.....	5
Taylor, Arthur C.....	Toronto.....	16
Taylor, Mrs. Frances E.....	Worcester, Mass.....	1
Taylor, Miss Helen F.....	Toronto.....	3
Taylor, Mrs. Helen R.....	".....	3
Taylor, Miss Henrietta.....	Niagara Falls.....	5
Taylor, Henry J.....	St. Catharines.....	120
Taylor, Henry J., in trust.....	".....	17
Taylor, H. Norman.....	".....	5
Taylor, Herbert F.....	Toronto.....	10
Taylor, Miss Jean S.....	Niagara Falls.....	5
Taylor, Samuel R.....	Stoke on Trent, England.....	4
Taylor, Stanley C.....	Toronto.....	5
Taylor, Rev. T. Wardlaw.....	St. Andrews, N.B.....	11
Taylor, T. Wardlaw, and J. J. C. Thomson.....	Hamilton.....	20
Teal, Mrs. Katharine.....	Ridgeway.....	30
Teeple, Mrs. Ella M.....	Watertown, S. Dakota.....	39
Telfer, Miss Vera M.....	Belvidere, N. J.....	25
Temple, J. Algernon.....	Toronto.....	13
Tennent, Mrs. Mary C. P.....	York, England.....	35
Tennis, Mrs. Erie E.....	Oak Park, Ill.....	13
Tew, Richard.....	Toronto.....	5
Thayer, Miss Ida M.....	".....	16
Thériault, Louis P.....	Caché Bay.....	20
Thom, Mrs. Flora M.....	Niagara Falls.....	4
Thom, Exors. Estate John H.....	Toronto.....	15
Thompson, Miss Alice M.....	".....	32
Thompson, Miss Edna H.....	".....	10

Imperial Bank of Canada

Thompson, Mrs. Elizabeth T.....	Toronto.....	60
Thompson, Henry W.....	".....	10
Thompson, Mrs. Jane F.....	".....	20
Thompson, Mrs. Susannah J.....	".....	10
Thomson, Mrs. Lina S.....	Fort William.....	12
Thorburn, Exors. Estate James.....	Toronto.....	70
Thorburn, Mrs. Jane.....	".....	4
Thornton, Miss Josephine M.....	".....	6
Thresher, H. Hayward.....	Montclair, N.J.....	10
Tindale, Mrs. Mary E.....	Fergus.....	5
Tippet, Mrs. Beatrice.....	Port Hope.....	7
Tippet, Richard S.....	".....	1
Tobin, Miss Emily H.....	Fergus.....	18
Tobin, Mrs. Gertrude A.....	Toronto.....	13
Toner, Mrs. Edith M.....	Collingwood.....	20
Toronto General Trusts Corporation, Exors. Estate H. F. Hamilton.....	Ottawa.....	40
Toronto General Trusts Corporation, in trust for Mary A. Hamilton.....	".....	10
Toronto General Trusts Corporation, in trust for H. S. Perley.....	".....	67
Toronto General Trusts Corporation, Trustees Estate E. C. Whitney, re Nora Whitney trust.....	".....	25
Toronto General Trusts Corporation, Trustee for Edith F. Brittain.....	Toronto.....	4
Toronto General Trusts Corporation, Exors. Estate W. J. Hanna.....	".....	95
Toronto General Trusts Corporation, Exors. Estate Louis H. Jordan.....	".....	26
Toronto General Trusts Corporation, re Jessie A. Kane trust.....	".....	42
Toronto General Trusts Corporation, Trustee for P. W. Litchfield.....	".....	12
Toronto General Trusts Corporation, Trustee for F. Harold Macdonald..	".....	16
Toronto General Trusts Corporation, for account Ina B. Matthews.....	".....	29
Toronto General Trusts Corporation, in trust for Nordheimer Cambie M/S trust.....	".....	33
Toronto General Trusts Corporation, Trustee Nordheimer-Houston trust..	".....	11
Toronto General Trusts Corporation, in trust for J. K. Osborne trust No. 2.....	".....	400
Toronto General Trusts Corporation, in trust for John G. Osborne.....	".....	150
Toronto General Trusts Corporation, Trustee for Mrs. Nadine J. H. Osler..	".....	18
Toronto General Trusts Corporation, Trustee for Dorothy Pelham-Clinton	".....	18
Toronto General Trusts Corporation, Exors. Estate Jos. T. Rolph.....	".....	15
Toronto General Trusts Corporation, in trust for Desmond F. Ryan.....	".....	126

Imperial Bank of Canada

Toronto General Trusts Corporation, in trust for John R. Ryan.....	Toronto.....	126
Toronto General Trusts Corporation, in trust for Homer E. Sargent, No. 2.....	"	35
Toronto General Trusts Corporation, Exors. Estate Geo. B. Smith.....	"	70
Toronto General Trusts Corporation, Trustees for Ethel M. Staunton....	"	4
Toronto General Trusts Corporation, in trust for S. R. Stayner.....	"	17
Toronto General Trusts Corporation, in trust for T. A. Stayner.....	"	13
Toronto General Trusts Corporation, and J. S. Alston, in trust.....	"	10
Toronto General Trusts Corporation, and W. L. Matthews, trustees for Annabel M. Matthews.....	"	33
Toronto General Trusts Corporation, F. G. Osler, and Mrs. Mary E. L. Boyd, trustees for Mary E. L. Boyd.	"	33
Torrance, Mrs. Helen G.....	"	11
Torrance, Miss Madeline.....	"	10
Towers, Mrs. Florence.....	"	5
Trebell, Fred. F.....	"	5
Treble, Arthur W.....	"	5
Trees, Charlotte E., Jas. D. Trees, Edith J. Lucas, and Samuel L. Trees, Trustees.....	"	72
Tresise, Mrs. Alice.....	Pontypool, England....	11
Trimble, Mrs. Rennie C.....	Toronto.....	7
Trinity College.....	"	50
Tripp, W. I., survg. Trustee R. M. Church Cemetery Fund.....	Stevensville.....	4
Tripp, W. I., in trust for Effie Tripp...	"	9
Trout, Miss Helen H.....	Los Angeles, Cal.....	17
Tryon, Estate of Nathaniel.....	Newington Jct., Conn..	10
Tuohy, Thos. F.....	Great Neck, L.I., N.Y..	10
Turnbull, John A.....	Atwood.....	13
Turner, Alex.....	St. Thomas.....	7
Turner, Mrs. Florence.....	Brockville.....	1
Tuttle, Wm. E.....	Niagara Falls.....	7
Twohey, Mrs. Diana F.....	Buffalo, N.Y.....	7
Twohey, Mrs. Diana F., in trust for M. D. Twohey.....	"	1
Twohey, James E., or Diana F. Twohey, and the Survivor	"	9
Twohey, William J.....	Chatham.....	35
United States Fire Insee. Co'y.....	New York, N.Y.....	200
Unsworth, Miss Alice J. McL.....	Glendale, Cal.....	51
Unsworth, Mrs. Mary E.....	"	11
Unsworth, W. B.....	"	45
Upton, Joseph.....	Flushing, L.I., N.Y. ...	10
Urquhart, John, M.D.....	Oakville.....	40

Imperial Bank of Canada

Vail, Nathaniel.....	St. Thomas.....	11
VanBuskirk, Mrs. Caroline A.....	Stratford.....	5
VanBuskirk, Mrs. Mary.....	Victoria Harbour.....	17
Van der Linde, Arthur S. G.....	New York, N.Y.....	14
Van Dusen, Frank E.....	Toronto.....	1
Van Dusen, Frank H.....	".....	2
Van Dusen, Mrs. Margaret.....	St. Catharines.....	20
Van Norman, Mrs. V. Geraldine.....	Owen Sound.....	5
Vanstone, B. S., in trust.....	Toronto.....	22
Vanstone, Frederick C.....	Bowmanville.....	20
Van Vlack, George A.....	Waupoos.....	50
Van Winkle, Winant.....	Newark, N.J.....	10
Vaughan, Mrs. Minnie.....	Buffalo, N.Y.....	7
Veale, Mrs. Margaret H.....	Brixham, Devon, Eng..	4
Venables, Francis G.....	Toronto.....	10
Vigeon, Miss Adaline.....	".....	66
Vigeon, Miss Ella M. F.....	".....	34
Vigeon, H. Frank.....	".....	10
Villeneuve, P. Jos.....	Ottawa.....	5
Vine, Miss Mary J.....	Ingersoll.....	18
Vyvyan, H. S. D.....	Uxbridge.....	5
Waddell, R. M.....	Peterborough.....	10
Wade, Mrs. Maud B.....	Orillia.....	16
Wadsworth, Mrs. Anna C.....	Simcoe.....	7
Wadsworth, Exors. Estate J. J.....	".....	14
Wainright, Jas. H.....	London.....	20
Wakely, Miss Florence.....	Oshawa.....	24
Waldie, Miss Lillie.....	Toronto.....	20
Waldie, Mrs. Meta S.....	".....	80
Waldie, Robt. S.....	".....	400
Walker, Chs. A.....	Hagersville.....	10
Walker, H. C.....	Toronto.....	5
Walker, Harold E.....	".....	25
Walker, Exors. Estate Miss Helen F., under will dated Jan. 22nd, 1921...	Ottawa.....	96
Walker, Miss Mary.....	Toronto.....	10
Walker, Thos. L.....	".....	84
Wallace, Macdonald.....	Ingersoll.....	1
Wallace, Mrs. Mary.....	Toronto.....	20
Wallace, Milton J.....	North Bay.....	20
Wallace, Rev. Robt.....	Toronto.....	20
Waller, Mrs. Winnifride M.....	".....	7
Walley, F. G.....	Ingersoll.....	10
Walley, Mrs. Minerva M.....	".....	2
Walsh, Mrs. Bridget M.....	Arthur.....	10
Walton, Miss Nancy L.....	Annapolis, Md.....	4
Wansbrough, Mrs. Annie.....	Fergus.....	4
Ward, Miss Ada L.....	Toronto.....	4
Ward, Miss Clara A.....	".....	7
Ward, David H.....	".....	12
Ward, Mrs. Elizabeth A.....	".....	4
Ward, Exors. Estate George D.....	Cobourg.....	18
Ward, Mrs. Margaret J.....	Hamilton.....	15
Ward, Mrs. Mary.....	Sarnia.....	10
Wardrop, Miss Helen.....	Toronto.....	50

Imperial Bank of Canada

Ware, Mrs. Grace E.....	Tulsa, Okla.....	75
Ware, Roland G.....	".....	35
Waring, Thos. H.....	Galt.....	6
Warney, Geo. J., and Annie S. Warney, or the Survivor.....	St. Thomas.....	10
Warnock, Mrs. Mary A.....	Galt.....	3
Warren, Ven. Archdeacon George.....	Toronto.....	14
Warren, Jas. Brough.....	Tunbridge Wells, Eng..	20
Warren, Mrs. Mary L.....	Toronto.....	15
Wasserman, Jos.....	Philadelphia, Pa.....	50
Wasserman, Wm. S.....	".....	25
Watkins, Reginald W.....	Hamilton.....	10
Watkins, Roger W.....	Hartford, Conn.....	2
Watkins, Exors. Estate Thos. W.....	Hamilton.....	10
Watson, Miss Caroline J.....	Toronto.....	1
Watson, Edwin.....	Newmarket.....	8
Watson, Mrs. Grace A.....	Halifax, N.S.....	12
Watson, Wm. V.....	Toronto.....	3
Watt, Miss Elsie.....	".....	25
Watt, Mrs. Isabella.....	".....	55
Watt, John.....	".....	125
Watt & Watt.....	".....	22
Watts, Arthur E., in trust.....	Brantford.....	70
Waugh, W. J.....	Hamilton.....	20
Way, Miss Bessie N.....	New Haven, Conn.....	20
Weaver, C. L.....	Ridgeway.....	5
Webb, Mrs. Alice M.....	St. Catharines.....	10
Webb, Mrs. Mary E.....	Toronto.....	10
Webster, Mrs. Bertha.....	Springfield, Mass.....	10
Webster, Miss Jean.....	".....	5
Weiss, Mrs. Ida C.....	Philadelphia, Pa.....	5
Welch, Mark W.....	Endicott, N.Y.....	5
Werdebaugh, Miss Fanny M.....	Pittsburgh, Pa.....	8
Werdebaugh, Miss Matilda P.....	".....	8
Werry, F. W. O.....	Toronto.....	7
Wesbrook, Mrs. Anne T.....	Hamilton.....	81
West & Co'y., Louis J.....	Toronto.....	10
Westfall, Clarence F.....	Buffalo, N.Y.....	5
Westland, W. S.....	London.....	10
Weston, Mrs. Bessie P. D.....	Toronto.....	8
Westworth, Wm. A.....	Berrien Springs, Mich..	1
Wethey, A. Harvey.....	Portland, Ore.....	3
Wethey, Arthur H.....	Paris, France.....	52
Wethey, Miss Eugenie E.....	Teignmouth, England..	6
Wethey, Francis V. V.....	Enfield, N.H.....	14
Wethey, Miss Harriett E.....	Teignmouth, England..	6
Wethey, Miss Phoebe E.....	".....	6
Wheeler, Mrs. Anne Long.....	St. Paul, Minn.....	169
Wheeler, Mrs. Elizabeth S.....	Plainfield, N.J.....	1
Wheeler, John N.....	New York, N.Y.....	25
Wheelwright, Barton.....	Minneapolis, Minn.....	7
Whelan, Mrs. Anna M. M., and C. P. Whelan, jointly.....	Donnybrook, Ireland...	25
Whitby, Oliver R.....	Paris.....	49
Whitcomb, Ernest M.....	Amherst, Mass.....	15
White, Mrs. Anita B.....	New York, N.Y.....	10

Imperial Bank of Canada

White, Augustus R.....	Buffalo, N.Y.....	15
White, Conrad T.....	Niagara Falls.....	8
White, J. A. G.....	Toronto.....	1
White, Miss Kathleen M.....	Hamilton.....	5
White, R. S., and Wm. Maynard, Trustees Estate Jno. Cotton.....	Stratford.....	9
Whitehead, William M.....	Toronto.....	33
Whiteman, Mrs. Rhoda.....	Humberstone.....	8
Whitlock, Chas. M.....	South Shields, England.....	10
Whitney, Garnet.....	Aultsville.....	150
Whittell, Herbert, and Mary Mason, in trust.....	Driffield, England.....	32
Whittemore Co., J. H.....	Naugatuck, Conn.....	50
Whitwam, C. A.....	St. Thomas.....	10
Whyborn, Mrs. Mary R.....	Syracuse, N.Y.....	5
Wickens, Leigh E.....	Toronto.....	10
Wickett, Exors. Estate John.....	Port Hope.....	25
Wickett, Thomas.....	".....	35
Wickham, Edward.....	Toronto.....	7
Wicksteed, Exors. Estate Henry K.....	".....	25
Wigle, C. A.....	Warton.....	10
Wigle, E. R.....	Goderich.....	15
Wilbur, John.....	New London, Conn.....	10
Wilcox, E. D., or Mrs. Emma Wilcox.....	Uxbridge.....	25
Wilcox, Mrs. Elizabeth S.....	Sault Ste. Marie.....	10
Wilkie, Exors. Estate Mrs. Angelica.....	Toronto.....	48
Wilkie, Major Arthur B.....	".....	6
Wilkinson, Jas. B.....	Minneapolis, Minn.....	5
Will, Exors. Estate Colonel George.....	Halifax, N.S.....	10
Williams, Arthur L.....	Clayton, N.Y.....	10
Williams, Exors. Estate Francis.....	Bracebridge.....	10
Williams, Henry W.....	Douglas, Ariz.....	20
Williams, Horace D. H.....	Boston, Mass.....	25
Williams, Miss Susan.....	Roxbury, Mass.....	25
Williamson, Mrs. Elsie B.....	New York, N.Y.....	10
Willson, Mrs. Elizabeth.....	".....	12
Wilson, Mrs. Beatrice.....	Toronto.....	105
Wilson, Benjamin S.....	Philadelphia, Pa.....	10
Wilson, Chas. W.....	Ingersoll.....	6
Wilson, Clarence.....	Glanworth.....	3
Wilson, Mrs. Elizabeth A.....	St. Catharines.....	5
Wilson, James O.....	".....	9
Wilson, Mrs. Jean E.....	Hamilton.....	13
Wilson, Mrs. Jean M.....	St. Catharines.....	2
Wilson, John G.....	Chicago, Ill.....	20
Wilson, Richard W.....	Cobourg.....	5
Wilson, Mrs. Thomasina.....	Toronto.....	3
Wilson, Mrs. Thomasina, in trust for A. R. Wilson.....	".....	1
Wingate, E. T.....	".....	7
Winger, Mrs. Mary A.....	Ridgeway.....	5
Winter, Lewis C.....	Pittsburgh, Pa.....	2
Wise, Mrs. Clara J.....	Redlands, Cal.....	15
Wismer, Mrs. Asenath R.....	Humberstone.....	15
Wiswell, Mrs. Mary H.....	Halifax, N.S.....	9
Wood, Mrs. Agnes.....	Fergus.....	13

Imperial Bank of Canada

Wood, Augustus T.....	Hamilton.....	20
Wood, Bertram R.....	".....	20
Wood, Cecil G.....	".....	20
Wood, E. C. F., and Edith M. Wood, or the Survivor.....	Toronto.....	2
Wood, Howland.....	New York, N.Y.....	10
Wood, John R.....	Fergus.....	14
Wood, John S.....	St. Catharines.....	40
Wood, Mrs. Muriel P.....	Andover, Mass.....	35
Wood, Robt.....	London, England.....	25
Wood, Thos. H.....	Toronto.....	50
Wood, Exors. Estate Thos. R.....	".....	100
Wood, William.....	Freeport, L.I., N.Y.....	70
Woodbury, Vincent.....	Timmins.....	5
Woodruff, Miss Ann H.....	Lake Harbour, Mich...	6
Woodruff, Arthur E.....	Mount Carmel, Conn...	40
Woodruff, Trustee Estate Richard.....	St. Catharines.....	60
Woods, Miss Ann K.....	Toronto.....	5
Woods, Sir James W.....	".....	64
Woods, Miss Mary C., and Miss Jessie M. Woods.....	".....	5
Workman, Mrs. Jane.....	St. Catharines.....	11
Workman, Mrs. Jane, in trust.....	".....	6
Woronock, Mrs. Annie.....	Brooklyn, N.Y.....	10
Wragg, Executrices Estate Mrs. Amelia.....	Hamilton.....	1
Wragg, Miss Beatrice C.....	".....	1
Wright, Henry J.....	Toronto.....	10
Wright, James B., in trust.....	".....	15
Wright, W. Hennell.....	Swanmore, England...	3
Wynes, Edward F.....	Niagara Falls, N.Y.....	5
Yetter, Mrs. Jane R.....	Stephen, Minn.....	6
Young, Mrs. Bertha.....	Toronto.....	7
Young, Chas. C.....	Ridgeway.....	8
Young, Mrs. Cora G.....	".....	7
Young, Mrs. Florence H.....	Toronto.....	15
Young, Mrs. Minnie.....	New York, N.Y.....	28
Young, R.....	Wigston, Eng.....	108
Zalk & Josephs Realty Co'y.....	Duluth, Minn.....	15
Zavitz, E. Arnold.....	Stevensville.....	24
Zavitz, Mrs. Mary E.....	Sherkston.....	10
Zimmerman, Albert.....	Philadelphia, Pa.....	25
Zimmerman, J. Henry.....	Windsor.....	1

Imperial Bank of Canada

EDMONTON REGISTER

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Albers, W. H.....	Wetaskiwin.....	5
Ardern, Mrs. Marion J.....	Calgary.....	1
Atkin, Gilbert McL.....	Banff.....	32
Bannerman, David E. R.....	Athabasca.....	10
Blunt, Mrs. Frances A.....	Pincher Creek.....	5
Boyer, Chas.....	Wetaskiwin.....	5
Brecken, P. R.....	Calgary.....	11
Campbell, Hugh A.....	".....	5
Cheylesmore, Rt. Honourable Lord....	Edmonton.....	10
Christiansen, Christian M.....	Leduc.....	5
Cool, Benjamin.....	Carseland.....	127
Cooper, Percy.....	Edmonton.....	2
Ekberg, Andy.....	Wetaskiwin.....	8
Ellis, Frederick.....	Edmonton.....	10
Fear, Geo. M.....	Banff.....	10
Fear, Wm. H.....	".....	10
Follett, Mrs. M. Elizabeth.....	Calgary.....	8
Greagsbey, Lionel F.....	Lethbridge.....	10
Hall, Morton E.....	Edmonton.....	15
Harris, Mrs. Helen R.....	Calgary.....	15
Heldal, Mrs. S. Elizabeth.....	Yeoford.....	7
Hueston, Miss Leila A.....	Edmonton.....	6
Kirkpatrick, G. R. F.....	".....	14
Krutzfeldt, Carl.....	Wetaskiwin.....	10
Lavelle, Patrick, and Mrs. Matilda Lavelle, jointly.....	Redcliff.....	4
Lewis, Harold V.....	Calgary.....	4
MacLennan, John.....	Edmonton.....	10
McCreight, Mrs. Edith.....	Red Deer.....	2
McDiarmid, J. W.....	Wetaskiwin.....	5
McGillivray, Mrs. Eliza M.....	Trochu.....	5
McLaren, Mrs. Ada B. Child.....	Calgary.....	15
Nelson, Miss Alice E.....	Wetaskiwin.....	1
Nelson, Henry A.....	".....	2
Nelson, Nels.....	".....	12
Parker, Chas. A.....	Athabasca.....	6
Patterson, Ray E.....	Forestburg.....	5
Paulin, Geo.....	Calgary.....	22
Pearce, Miss Frances.....	".....	4
Pearce, William M.....	".....	22
Pearce's Limited.....	".....	30
Poole, Ivan R.....	".....	10

Imperial Bank of Canada

Reid, Mrs. Olive S.....	Calgary.....	2
Rosenroll, Mrs. F. Irene.....	Ferintosh.....	4
Sawle, Mrs. Clara.....	Edmonton.....	5
Small, Robt. H.....	Acme.....	5
Srigley, Mrs. Pearl G.....	Edmonton.....	1
Stevens, Miss F. Helen.....	Wayne.....	5
Tate, Mrs. Elizabeth.....	Bittern Lake.....	11
Thompson, Fearnley.....	Calgary.....	5
Thompson, Mrs. Lilian M.....	".....	17
Thompson, W. W.....	".....	30
Tipper, Mrs. Winifred E.....	Gopher Head.....	2
Toreson, Thomas.....	Wetaskiwin.....	20
Toreson, Thomas, and Maude Lillian Toreson.....	".....	10
White, Miss Edith M.....	Edmonton.....	8
Willson, Herbert.....	Red Deer.....	5
Willson, Mrs. Letitia D.....	".....	1
Woods, Jas. H.....	Calgary.....	20

MONTREAL REGISTER

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Bancroft, Mrs. Dorothy, Treasurer Ministering Children's League.....	Quebec.....	4
Bohan, John A.....	Montreal.....	10
Boswell, Chas. E. A.....	Quebec.....	2
Boulton, A. R. M., and the Royal Trust Co., Exors. and Trustees under the will of Mary E. King, probated Oct. 27th, 1914.....	".....	138
Brady, Wm. J.....	Beauce.....	20
British Colonial Fire Insurance Co.....	Montreal.....	50
Chadburn, Herbert B.....	".....	5
Cheney, Wm. G.....	".....	70
Clergue, Miss Gertrude.....	".....	2
Cole, Mrs. Agnes T.....	".....	50
Cream, Miss Rachel.....	Quebec.....	36
Davie, Geo. T., & Sons.....	Levis.....	10
Dean, A. C. H.....	Montreal.....	33
Dean, Percy H.....	".....	7
Drummond, Gerald I.....	".....	19
Frosst, Chas. E., Jr.....	Westmount.....	10
Frosst, Miss Ruth.....	".....	10
Frosst, Miss Stella.....	".....	10
Fuller, Mrs. Emily St. G.....	Montreal.....	20

Imperial Bank of Canada

Hadley, Mrs. Hattie A.....	Notre Dame de Grace..	38
Hamilton, John.....	Quebec.....	100
Hamilton, Miss M. F. Vera.....	".....	10
Hamilton, John, R. C. H. Cassels and Royal Trust Co., Trustees of Estate of Robt. Hamilton.....	".....	43
Harding, Mrs. Ida.....	St. Pacome.....	110
Hodgson & Co., C. J.....	Montreal.....	5
Howard, Theodore A.....	Aylmer.....	5
Hubbell, Mrs. Edna A.....	Notre Dame de Grace..	46
Irwin, Major R. Hamilton.....	Montreal.....	15
Irwin, W. Eric C.....	Westmount.....	15
King, Sydney.....	St. Pacome.....	110
Lawrence, Miss Mabel C.....	Quebec.....	2
Lemoine, Pierre R., and Anne M. G. L. Remillard, in trust.....	".....	7
Love, Rev. A. T.....	".....	1
Love, Geo. F.....	".....	2
Love, Mrs. Maud A.....	".....	7
Mackay, Miss Maron I.....	Montreal.....	17
Marler, Herbert M.....	".....	25
Montreal City & District Savings Bank..	".....	50
McDougall & Cowans.....	".....	18
McMartin, Mrs. Mary C.....	".....	60
National Trust Co., Ltd., Exors. and Trustees for Estate Allen Brown....	".....	5
National Trust Co., Ltd., and R. C. H. Cassels, Trustees for Mrs. M. H. Longmore.....	".....	50
Owen, Mrs. Enid S. H.....	".....	12
Paterson, Mrs. Marion J.....	Notre Dame de Grace..	10
Phillips, Robt. T.....	Masson.....	25
Proctor, Robert.....	St. Lambert.....	3
Richardson, Mrs. Alice D.....	Westmount.....	2
Richardson, Exors. Estate John A.....	Montreal.....	49
Riordon, Mrs. Amy L.....	".....	2
Robertson, Alex.....	Quebec.....	2
Robertson, Miss Jane M.....	".....	10
Robertson, Mrs. Margaret G.....	Westmount.....	25
Ross, Mrs. Ethel A.....	Montreal.....	29
Royal Trust Co., in trust.....	".....	30
Royal Trust Co., Trustees under deed of transfer by C. E. A. Boswell, dated July 22nd, 1915.....	Quebec.....	12
Royal Trust Co., W. E. C. Irwin, R. H. Irwin, Trustees for the A. D. Irwin Trust under deed of transfer, dated Feb. 23rd, 1927.....	Montreal.....	5

Imperial Bank of Canada

Savage, Mrs. Marion D.....	Montreal.....	25
Scott, Arthur H.....	".....	25
Sharing, Mrs. Annie S.....	Westmount.....	36
Shore, Rev. Henry M.....	Montreal.....	3
Simon, Herman.....	Westmount.....	100
Stag Shoe Co., Ltd., The.....	Montreal.....	5
Stormont, John, Jr.....	Westmount.....	25
Strang, Mrs. Williamina C. C.....	Quebec.....	12
Tessier, Auguste.....	Rimouski.....	10
Toronto General Trusts Corporation, for account Ethel A. Ross.....	Montreal.....	29
Webster, Mrs. Jean F.....	".....	10
Welch, Miss Catherine.....	Quebec.....	7
Whitehead, Alfred B.....	".....	55
Whitehead, A. W.....	".....	55
Whitehead, J. L.....	".....	55

REGINA REGISTER

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Aitken, Mrs. Elizabeth G.....	Saskatoon.....	4
Bogue, Mrs. Charlotte E.....	Moose Jaw.....	4
Bourns, James L.....	Fort Qu'Appelle.....	65
Carswell, Miss Nettie C.....	Lawson.....	4
Cassie, Mrs. Elizabeth J., Administratrix	Prince Albert.....	3
Dillon, James.....	Fort Qu'Appelle.....	20
Dulmage, Edgar H.....	Wilkie.....	1
Eddy, Wm. F.....	Regina.....	10
Fawcett, C. C., or Martha Z. Fawcett, and Survivor.....	Piapot.....	2
Fawcett, Mrs. Martha Z.....	".....	4
Fay, Thomas.....	Lebret.....	3
Fraser, Mrs. Jean F.....	Outlook.....	12
Goodale, Miss Marion.....	Saskatoon.....	3
Gordon, Mrs. Marguerite.....	Regina.....	6
Jacques, Miss Hazel.....	North Battleford.....	5
Kinch, Richard.....	Saskatoon.....	10
Kneefe, Mrs. Teresa M.....	Mazenod.....	12
Lainsbury, John W.....	Piapot.....	2
Langdale, Harry.....	Balgunie.....	10
Langdale, Lewis.....	".....	5

Imperial Bank of Canada

Langford, Mrs. Olive E.....	Saskatoon.....	6
Lewin, F. G.....	".....	21
Lovesy, Geo. S.....	Piapot.....	24
Lovesy, Mrs. Margaret.....	".....	3
MacKenzie, Mrs. Agnes S. V.....	Regina.....	20
Miller, Ernest W.....	Fort Qu'Appelle.....	8
Mitchell, Mrs. Mary B.....	Macoun.....	18
Moyer, Mrs. Margaret.....	Alsask.....	1
McEntyre, Jas. E.....	Fort Qu'Appelle.....	22
McEntyre, Miss Margaret E.....	".....	25
Poirier, Joseph.....	Saskatoon.....	70
Shaw, Elmer.....	Abernethy.....	50
Sinclair, Alfred.....	Broadview.....	1
Smith, Miss Ruth N.....	Moose Jaw.....	8
Strudwick, Mrs. Florence.....	Fort Qu'Appelle.....	25
Warren, John H.....	Wilkie.....	1

VANCOUVER REGISTER

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Bailey, Mrs. Gertrude.....	Vancouver.....	5
Ballentine, John D.....	".....	5
Bancroft, Mrs. Margaret.....	".....	3
Bell, W. Oliphant.....	".....	10
Bickell, Mrs. Bertha L.....	".....	7
Bolster, Miss Frances I.....	Victoria.....	2
Boyer, Mrs. Emily H.....	Nelson.....	30
Brodie, Francis A., Trustee.....	Vancouver.....	2
Brown, Mrs. Clare M.....	".....	8
Bubar, Mrs. Norah.....	Kettle Valley.....	4
Buckerfield, Edward E.....	Vancouver.....	10
Cameron, Miss Mary H.....	Nelson.....	10
Christie, Henry W.....	Vancouver.....	20
Colegrave, S. J.....	Chase.....	20
Dawson, Wade & Co., Ltd.....	Vancouver.....	25
Dobree, Mrs. Bina M.....	Pender Island.....	16
Edwards, Miss Amy M. A. R.....	North Vancouver.....	46
Edwards, Mrs. Grace.....	".....	4
Edwards, Mrs. Mary M.....	Deep Cove.....	4
Ellis, Wm.....	Victoria.....	29
Emerson, Robert.....	".....	18
English, Mrs. Mary A.....	Chilliwack.....	11
Fairfoull, Robt.....	Merritt.....	10
Ferguson, Mrs. Estelle.....	Nelson.....	3

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Fitzgibbon, Miss Frances.....	Victoria.....	20
French, C. St. G.....	Duncan.....	3
Furnell, Arthur.....	Vancouver.....	20
Furnell, Charles.....	".....	20
Green, Frank W., M.D.....	Cranbrook.....	10
Grubbe, Mrs. Eleanor G.....	".....	4
Hall, Miss Muriel A.....	Sorrento.....	5
Hamilton, Chas. R.....	Nelson.....	9
Hill, Mrs. Harriette E. G.....	Vancouver.....	1
Hooper, Mrs. Emily C.....	".....	1
Houlgrave, Gerald.....	North Vancouver.....	40
Jenkins, Jos.....	".....	2
Keith, George E.....	Terrace.....	14
Kelley, W. C.....	West Summerland.....	10
Kelsey, Harold M., or Anna C., and the Survivor.....	Sidney.....	10
Kenney, John.....	Vancouver.....	2
Long, John H.....	Nelson.....	4
Lyall, Hugh B., and W. R. Grubbe.....	Cranbrook.....	4
Macdonald, Justice Wm. A.....	Vancouver.....	100
Mackenzie, James C.....	North Vancouver.....	10
Mare, Dennis.....	Vancouver.....	4
Mason, John J.....	".....	10
Morris, Mrs. Eliza.....	South Vancouver.....	20
McCreery, Mrs. Ada G.....	Cranbrook.....	18
McDonald, Mrs. Frances M.....	Vancouver.....	75
Paget, Mrs. Annie G.....	Cranbrook.....	6
Paget, Miss Mary L.....	".....	4
Parkes, Mrs. May.....	Vancouver.....	20
Parry, Ernest.....	".....	10
Phipps, Mrs. Susan S.....	Victoria.....	11
Phipps, Miss Victoria A.....	".....	10
Porritt, Frederick R.....	".....	23
Proctor, Mrs. Katharine M.....	".....	2
Prust, Robert B.....	Fairmont Springs.....	10
Racey, Mrs. Kathleen E. L.....	Vancouver.....	20
Renny, Miss Agnes.....	Victoria.....	6
Renny, Miss Catherine A.....	".....	6
Robinson, Harvey H.....	Revelstoke.....	29
Smith, Miss B. Eloise.....	Vancouver.....	14
Stewart, Miss L. Joyce.....	Vernon.....	20
Stewart, Robert H.....	Vancouver.....	1
Tarr, Henry J.....	North Vancouver.....	3
Tassie, Mrs. Adolphina T.....	Vernon.....	14
Taynton, John H.....	Invermere.....	5

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Usborne, Mrs. Marjorie G., Executrix of will of C. H. Usborne, deceased....	Vancouver.....	58
Watts, Mrs. Consie Hamilton.....	Vernon.....	2
Wiggs, Frank Smith.....	Victoria.....	7
Wilkie, C. S.....	".....	57
Wilson, W. R.....	Fernie.....	11

WINNIPEG REGISTER

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Aikins, Gordon H.....	Winnipeg.....	15
Aikins, Sir J. A. M., K.C.....	".....	216
Bain, Mrs. Louisa O.....	".....	11
Budge, Mrs. Helen W.....	Glenboro.....	10
Burbidge, Mrs. Susan M.....	Winnipeg.....	20
Chechik, Leon, in trust for Diana Chechik.....	".....	1
Chestnut, Wm., in trust for Helen Chestnut.....	".....	5
Chestnut, Wm., in trust for Kathleen Chestnut.....	".....	5
Chestnut, Wm., in trust for Mary Chestnut.....	".....	5
Dennistoun, R. M., and Alex. Bain....	".....	5
Drummond-Hay, H. R.....	".....	10
Duncan, A. D.....	".....	10
Edwards, J. A. M.....	".....	5
Gray, W. Lyon.....	Brandon.....	11
Harmer, Mrs. Coralee.....	Portage la Prairie.....	6
Harp, Thos. A., and Elizabeth Harp, or Survivor.....	Winnipeg.....	5
Hood, Mrs. Sarah McC.....	".....	12
Inkster, Colin.....	".....	10
Jones, Mrs. Margaret E.....	".....	7
Kerr, Nettleton W.....	Brandon.....	5
Lindsay, Sr., Wm.....	Miniota.....	10
Mitchell, Chas. C.....	Brandon.....	6
Mitchell, Jas. S.....	".....	6
Mitchell, John C. P.....	".....	6
Mitchell, Mrs. Margaret McD.....	".....	30
Mitchell, Peter C.....	".....	50

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Mortimer, Wm. C.....	Winnipeg.....	50
McDonald, Mrs. Elleonora.....	".....	32
National Trust Co., Ltd., Trustee Estate		
Charlotte I. Green-Armytage.....	".....	62
Nelson, Mrs. Ida Matilda.....	Chater.....	5
Nelson, Mrs. Regina.....	".....	10
Nelson, W. J.....	".....	10
Newcombe, Chas. K.....	Winnipeg.....	25
Oatway, Mrs. Sophia A.....	".....	10
Osler & Nanton Trust Co., and H. F.		
Osler, Trustees for H. F. Osler.....	".....	34
Pepler, Mrs. Marion L.....	".....	6
Rodgers, Miss Rebecca.....	".....	14
Ross, John L.....	".....	1
Sures, Fred M.....	".....	27
Taylor, Mrs. Beatrice E.....	".....	1
Thomas, Luther W., and/or Florence		
Thomas, or the Survivor.....	St. Vital.....	10

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